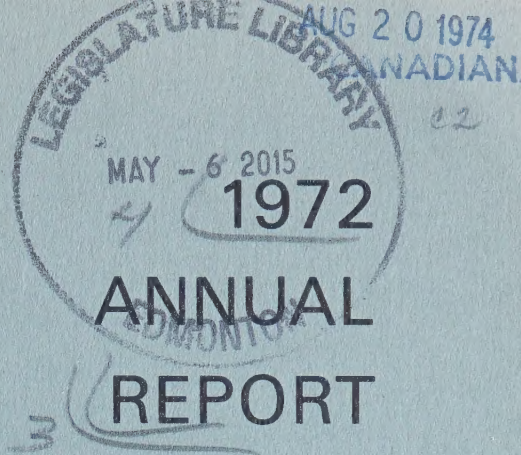


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Business of 1971

*Office of the*  
**SUPERINTENDENT  
OF  
INSURANCE**



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1972  
ANNUAL  
REPORT

Business of 1971

SUPERINTENDENT  
OF  
INSURANCE



ATTORNEY GENERAL



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GOVERNMENT OF THE PROVINCE OF ALBERTA  
DEPARTMENT OF THE ATTORNEY GENERAL  
OFFICE OF THE SUPERINTENDENT OF INSURANCE

To The Honourable C. Mervin Leitch, Q.C.  
Attorney General  
Legislative Building  
Edmonton, Alberta

Sir:

Pursuant to Section 20, Chapter 187, R.S.A., 1970, The Alberta Insurance Act, I have the honour to submit the fifty-eighth Annual Report of the Office of the Superintendent of Insurance for the year ending December 31, 1971, giving **abstracts** of the annual statements of insurance companies, licensed to do business in Alberta, detailed statements of Provincial and Extra-Provincial Companies and Fraternal Societies, together with other data of administration, both with respect to The Alberta Insurance Act and The Real Estate Agents' Licensing Act.

The following statements reflect the licensing of the insurance industry and a short summary of the operating results.

CLASSIFICATIONS OF INSURERS LICENSED IN 1971

Provincial Companies

Life, alone or with accident and/or sickness. . . . .	5	
Fire, alone or with classes other than life . . . . .	<u>6</u>	11

Extra-Provincial Companies

Life, alone or with accident and/or sickness. . . . .	5	
Fraternal Societies . . . . .	2	
Fire, alone or with classes other than life . . . . .	8	
Classes other than life, fire and automobile. . . . .	1	
Restricted licenses, permitting contracts to run to maturity . . . . .	<u>2</u>	18

Canadian Registered Companies

Life, alone or with accident and/or sickness. . . . .	83	
Life, with fire and other classes . . . . .	4	
Life, with accident, sickness and liability . . . . .	1	
Life, accident and sickness, aircraft limited to the business of reinsurance. . . . .	1	
Fraternal Societies . . . . .	20	
Fire, alone or with classes other than life . . . . .	140	
Automobile, alone or with classes other than life or fire . . . . .	17	
Classes other than life, fire or automobile . . . . .	22	
Restricted licenses, permitting contracts to run to maturity. . . . .	8	
Reciprocal Exchanges. . . . .	5	
Underwriting Agencies . . . . .	<u>2</u>	303

Total of all classes of Insurance Companies licensed to do business in Alberta during 1971. . . . .	<u>332</u>
---	------------

STATEMENT OF INSURERS ENTERING, MERGING, CEASING BUSINESS AND CHANGE OF NAME IN ALBERTA DURING 1971

ENTERING

<u>NAME OF COMPANY</u>	<u>DATE LICENSED</u>
The Professional Life Insurance Company . . . . .	January 1
Stonewall Insurance Company . . . . .	January 1
The Capitol Life Insurance Company. . . . .	January 1
Unionmutual Life Assurance Company of Canada. . . . .	January 15
Middlesex Mutual Insurance Company. . . . .	February 24
Employers Mutual Fire Insurance Company . . . . .	April 21
Pennsylvania Life Insurance Company . . . . .	April 20
Ideal Mutual Insurance Company. . . . .	May 7
Laurier Life Insurance Company. . . . .	May 7
Franklin Life Insurance Company . . . . .	May 18
Buffalo Insurance Company . . . . .	June 25
Argonaut Insurance Company. . . . .	July 28
Occidental Life Insurance Company of Canada . . . . .	September 9
Travelers Life Insurance Company of Canada. . . . .	October 22
Union Fidelity Life Insurance Company . . . . .	November 5
Ford Life Insurance Company . . . . .	December 13

MERGERS

N I L

CEASINGNAME OF COMPANYDATE BUSINESS CEASED

Boston Old Colony Insurance Company . . . . .	June 30
London and Scottish Assurance Corporation Limited . . . . .	December 31
Provident Assurance Company . . . . .	December 31
Modern Woodmen of America . . . . .	December 31
International Insurance Company . . . . .	December 31
North River Insurance Company . . . . .	December 31

CHANGE OF NAMEEFFECTIVE DATE

Confederation Life Association effected change of name to Confederation Life Insurance Company . . . . .	January 1
Northwestern Mutual Insurance Company effected change of name to Unigard Mutual Insurance Company . . . . .	June 2
MFB Mutual Insurance Company effected change of name to Allendale Mutual Insurance Company . . . . .	July 1
Hardware Mutual Casualty Company effected change of name to Sentry Insurance a Mutual Company . . . . .	September 13
Reliance Insurance Company of Canada effected change of name to Travelers Indemnity Company of Canada . . . . .	October 1

LICENSING OF ADJUSTERS

Adjusters licenses issued during licensing year ending June 1, 1972.

Edmonton . . . . .	127
Calgary . . . . .	62
Lethbridge . . . . .	13
Grande Prairie . . . . .	9
Red Deer . . . . .	9
Medicine Hat . . . . .	7
Edson . . . . .	4
Lloydminster . . . . .	4
Camrose . . . . .	2
Peace River . . . . .	2
Vermilion . . . . .	2
Bonnyville . . . . .	1
Drumheller . . . . .	1
Lacombe . . . . .	1
Leduc . . . . .	1
Mayerthorpe . . . . .	1
St. Paul . . . . .	1
Stettler . . . . .	1
Wanham . . . . .	1
Westlock . . . . .	1
Non-Resident . . . . .	250
TOTAL . . . . .	30
	280

LICENSING OF INSURANCE AGENTS

Insurance agents licensed during licensing year ending February 15, 1972.

	Life	Fire	Casualty	Hail	Automobile	Employees	TOTAL
Edmonton	1,116	770	388	6	12	288	2,580
Calgary	1,174	672	396	6	46	176	2,470
Lethbridge	119	55	50	34	2	16	276
Medicine Hat	52	23	19	5	2	11	112
Red Deer	120	57	38	-0-	3	14	232
Wetaskiwin	7	5	7	2	2	8	31
Camrose	21	14	13	4	2	2	56
Grande Prairie	36	22	11	7	2	8	86
Lloydminster	25	10	28	23	5	12	103
Towns & Villages	552	174	793	441	73	138	2,171
Non-Resident	134	85	116	2	-0-	5	342
TOTALS	3,356	1,887	1,859	530	149	678	8,459



COMPARATIVE SUMMARY BY CLASS OF TOTAL PREMIUMS WRITTEN AND LOSSES INCURRED IN ALBERTA  
(EXCLUDING ADJUSTMENT EXPENSES) FOR THE YEARS 1969 - 19701. OTHER THAN LIFE (EXCLUDING FRATERNAL BUSINESS)

	<u>Net Premiums Written</u>		<u>Net Losses Incurred</u>	
	1969	1970	1969	1970
Accident and Sickness	\$ 20,979,704	\$ 16,681,817	\$ 14,930,805	\$ 9,663,353
Aircraft	1,954,753	2,609,399	936,483	1,897,067
Automobile	64,101,703	71,484,377	44,862,971	46,638,919
Boiler	748,286	932,249	633,395	143,490
Credit	41,484	45,273	23,522	26,181
Earthquake	3,005	11,243	503	272
Explosion	-0-	-0-	-0-	-0-
Fire	21,057,080	23,767,510	14,945,883	12,961,888
Forgery	11,858	16,654	1,698	699
Guarantee	2,020,909	1,930,350	405,386	381,918
Hail	723,131	663,126	327,668	498,760
Inland Transportation	2,147,868	2,109,865	1,194,782	931,026
Liability	6,272,489	6,517,002	2,984,585	3,837,033
Livestock	205,668	538,958	265,686	173,958
Machinery	600,662	734,106	129,722	511,568
Mortgage	65,440	32,750	-0-	-0-
Personal Property	7,924,803	7,747,648	4,855,256	4,961,211
Plate Glass	341,957	373,100	202,690	221,391
Real Property	2,706,514	2,732,074	2,793,360	1,684,602
Riot	-0-	-0-	-0-	-0-
Sprinkler Leakage	-0-	-0-	-0-	-0-
Theft	465,590	562,857	336,746	326,538
Title	5,090	4,187	-0-	-0-
Weather	130	-0-	-0-	-0-
Windstorm	15,752	16,642	1,765	100
<b>TOTALS</b>	<b>132,392,876</b>	<b>139,511,187</b>	<b>89,832,906</b>	<b>84,859,974</b>

SUMMARY BY CLASS OF TOTAL PREMIUMS WRITTEN AND LOSSES INCURRED IN ALBERTA  
(INCLUDING ADJUSTMENT EXPENSES) FOR THE YEAR 19712. OTHER THAN LIFE (EXCLUDING FRATERNAL BUSINESS)

	<u>Direct Premiums Written</u>	<u>Claims inc. of Adjustment Expenses</u>
Accident and Sickness	\$ 20,882,490	\$ 13,387,821
Aircraft	3,900,033	2,100,541
Automobile	84,457,910	56,139,846
Boiler and Machinery	2,042,518	470,282
Credit	38,848	25,941
Fidelity	783,780	377,608
Hail	1,133,926	1,076,207
Liability	8,075,631	4,525,078
Mortgage	177,535	-0-
Property	49,756,208	25,116,522
Surety	2,424,201	197,695
Title	9,828	-0-
<b>TOTALS</b>	<b>173,682,908</b>	<b>103,417,541</b>

3. LIFE INSURANCE (EXCLUDING FRATERNAL BUSINESS)

<u>Direct Written Business</u>			<u>Disbursements to Policyholders</u>		
1969	1970	1971	1969	1970	1971
\$ 95,860,876	\$ 112,367,876	\$ 134,145,560	\$ 72,770,023	\$ 60,707,431	\$ 75,788,293
<u>Insurance Written (New Issued)</u>			<u>Insurance At Risk</u>		
1969	1970	1971	1969	1970	1971
\$1,879,573,526	\$2,002,908,240	\$2,040,861,154	\$7,562,635,995	\$8,217,135,212	\$9,107,535,531

4. FRATERNAL SOCIETIES

<u>Net Premiums Written (Including Dues)</u>			<u>Disbursements to Policyholders</u>		
1969	1970	1971	1969	1970	1971
\$ 2,236,858	\$ 2,409,712	\$ 2,666,515	\$ 817,838	\$ 766,256	\$ 931,437
<u>Insurance Written (New Issued)</u>			<u>Insurance At Risk</u>		
1969	1970	1971	1969	1970	1971
\$ 28,992,090	\$ 24,302,564	\$ 35,429,417	\$ 119,857,916	\$ 132,757,347	\$ 157,655,148

LICENSING OF REAL ESTATE AGENTS AND SALESMEN

Real Estate Agents and Salesmen licensed during licensing year ending September 30, 1971.

	<u>Agents</u>	<u>Salesmen</u>	<u>Total</u>
Edmonton . . . . .	209	1,537	1,746
Calgary. . . . .	253	1,798	2,051
Lethbridge . . . . .	29	140	169
Medicine Hat . . . . .	17	93	110
Drumheller . . . . .	4	2	6
Red Deer . . . . .	21	88	109
Wetaskiwin . . . . .	5	6	11
Camrose. . . . .	5	8	13
Grande Prairie . . . . .	7	46	53
Lloydminster . . . . .	6	5	11
Towns & Villages . . . . .	<u>245</u>	<u>191</u>	<u>436</u>
GRAND TOTAL. . . . .	<u>801</u>	<u>3,914</u>	<u>4,715</u>

J. O. Darwish  
Superintendent of Insurance



TABLE I

COMPARATIVE STUDY BY YEAR OF TOTAL PREMIUMS AND DISBURSEMENTS (EXCLUDING FRATERNAL BUSINESS)  
IN ALBERTA NET OF LICENSED REINSURANCE AND EXCLUDING ADJUSTMENT EXPENSES

Year	Life Insurance			Other Than Life			Combined Totals		
	Premiums	Disbursements to Policyholders	Gross in Force	Premiums	Claims Incurred	Premiums All Classes	Disbursements and Claims to Policyholders		
1922	\$ 11,206,981	\$ 5,033,365	343,376,948	\$ 9,195,318	\$ 7,542,573	\$ 20,402,799	\$ 12,575,938		
1923	12,389,140	6,056,595	375,770,738	7,801,038	4,588,581	20,090,218	10,645,089		
1924	12,368,554	6,182,251	383,807,870	7,072,681	4,349,147	19,441,035	11,167,388		
1925	12,368,469	8,210,569	377,342,191	6,015,327	3,846,487	18,403,796	12,057,056		
1926	11,623,319	8,898,509	360,755,545	5,526,924	2,973,932	17,152,243	11,872,461		
1927	11,416,296	10,015,702	339,416,780	4,834,395	1,961,983	16,250,691	11,977,635		
1928	11,102,559	9,461,158	331,548,055	4,880,035	1,915,421	15,982,594	11,376,639		
1929	10,230,729	8,057,914	323,173,030	4,348,225	1,983,175	15,078,954	11,043,080		
1930	9,800,113	7,630,287	313,813,520	4,839,206	1,918,602	14,639,319	10,548,889		
1931	9,793,034	8,172,929	309,206,489	5,148,586	2,505,890	14,941,620	10,273,314		
1932	9,935,869	8,040,695	312,933,042	5,505,399	2,478,215	15,441,268	10,518,910		
1933	9,577,496	7,942,316	305,036,525	5,582,443	2,202,917	15,159,939	10,115,833		
1934	9,654,130	8,431,847	314,538,891	5,654,992	2,422,624	15,309,122	10,115,833		
1935	9,827,133	8,097,133	321,327,680	6,168,262	2,959,713	15,996,095	10,860,471		
1936	7,501,607	7,501,607	339,655,893	5,570,184	2,392,880	15,176,216	11,056,816		
1937	6,474,242	6,474,242	368,595,791	5,795,481	2,006,964	18,116,996	12,471,487		
1938	10,353,715	7,228,679	399,271,093	6,713,271	3,018,932	18,203,895	10,473,581		
1939	12,764,318	7,571,781	435,681,786	7,163,759	3,008,796	20,231,847	11,579,577		
1940	14,445,068	7,631,663	491,334,325	11,160,246	7,383,350	27,326,343	12,018,013		
1941	15,726,293	5,239,931	553,776,603	14,299,348	7,244,252	23,558,475	12,481,263		
1942	17,123,293	5,829,123	621,776,563	17,863,973	7,408,803	31,582,806	13,237,926		
1943	19,052,504	5,974,256	711,330,093	21,898,398	9,978,371	36,721,879	15,952,626		
1944	24,001,316	6,380,040	815,424,351	26,872,027	11,114,649	43,086,714	17,094,179		
1945	26,178,606	11,578,579	1,067,488,780	34,175,293	13,404,755	50,873,074	26,391,553		
1946	29,968,889	12,734,138	1,246,408,144	39,751,212	15,313,074	60,353,904	34,350,933		
1947	32,524,007	14,557,815	1,376,977,088	40,807,932	22,346,223	69,720,102	36,904,038		
1948	36,106,531	16,000,503	1,559,107,204	43,089,613	24,997,231	73,331,939	40,998,334		
1949	39,861,076	17,314,722	1,851,045,904	46,337,700	26,038,738	86,198,776	43,353,461		
1950	45,631,520	19,894,660	2,168,276,024	50,853,877	31,071,902	96,485,397	50,966,562		
1951	49,430,495	22,445,137	2,407,728,146	57,024,050	28,953,363	106,454,545	51,398,500		
1952	53,401,150	27,357,940	2,693,145,067	60,310,166	29,904,989	113,711,316	57,262,929		
1953	56,662,546	28,221,773	3,016,841,849	61,586,817	31,437,628	118,158,216	59,492,892		
1954	63,584,281	35,233,162	3,281,982,022	61,377,677	32,072,736	121,748,408	63,424,483		
1955	67,260,071	39,136,649	3,592,068,627	63,181,217	36,607,020	126,765,198	72,586,782		
1956	71,165,705	45,837,526	3,937,519,054	66,724,602	39,801,169	133,486,873	78,937,818		
1957	75,009,833	48,587,798	4,379,560,642	77,676,707	51,652,577	148,812,412	97,449,103		
1958	78,144,150	54,411,329	4,826,199,645	89,332,270	51,652,577	160,812,412	103,443,670		
1959	84,010,730	58,583,861	5,389,165,683	100,312,811	59,709,317	170,345,954	114,208,206		
1960	91,250,876	60,317,008	5,976,773,904	113,067,327	67,109,335	198,017,057	123,693,259		
1961	95,860,876	60,317,008	6,566,773,904	121,183,807	77,831,532	212,436,530	136,609,987		
1962	112,367,876	70,770,913	7,166,773,904	137,293,566	89,832,906	228,254,752	162,602,929		
1963	134,145,560	75,788,293	8,217,135,212	159,211,187	84,859,974	251,879,063	145,567,415		
1964			9,107,535,531	173,682,908	103,417,541	307,828,468	179,205,834		

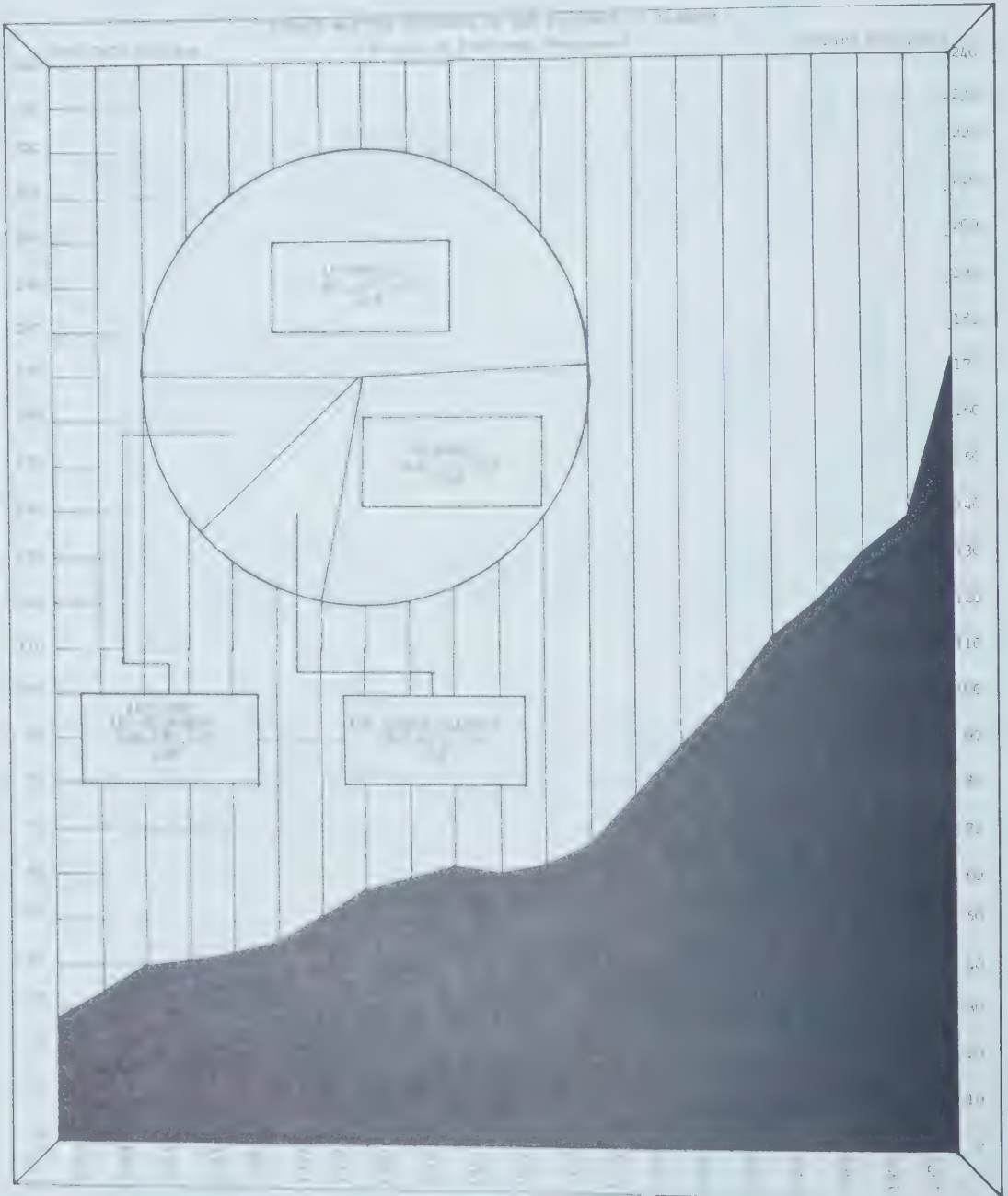
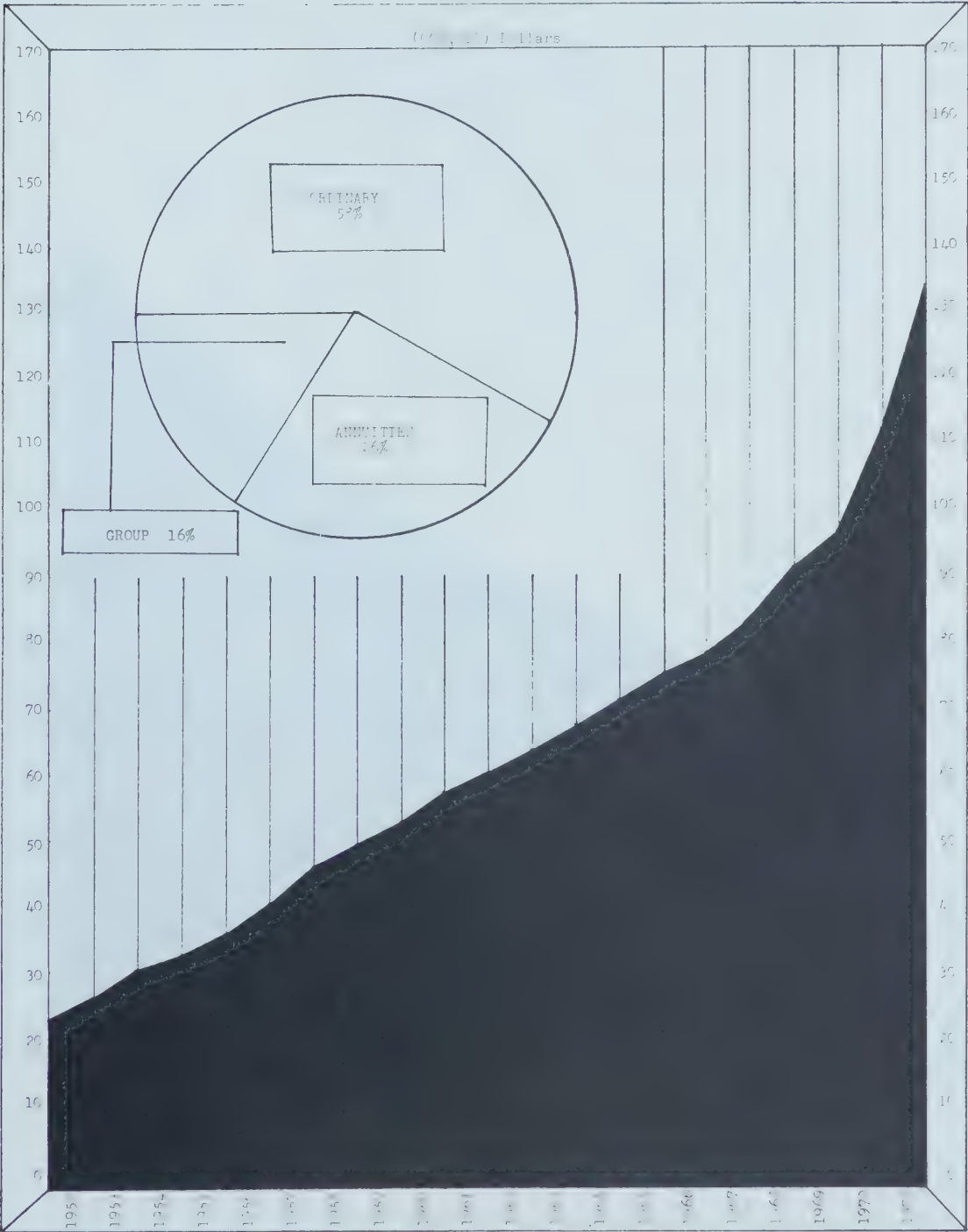
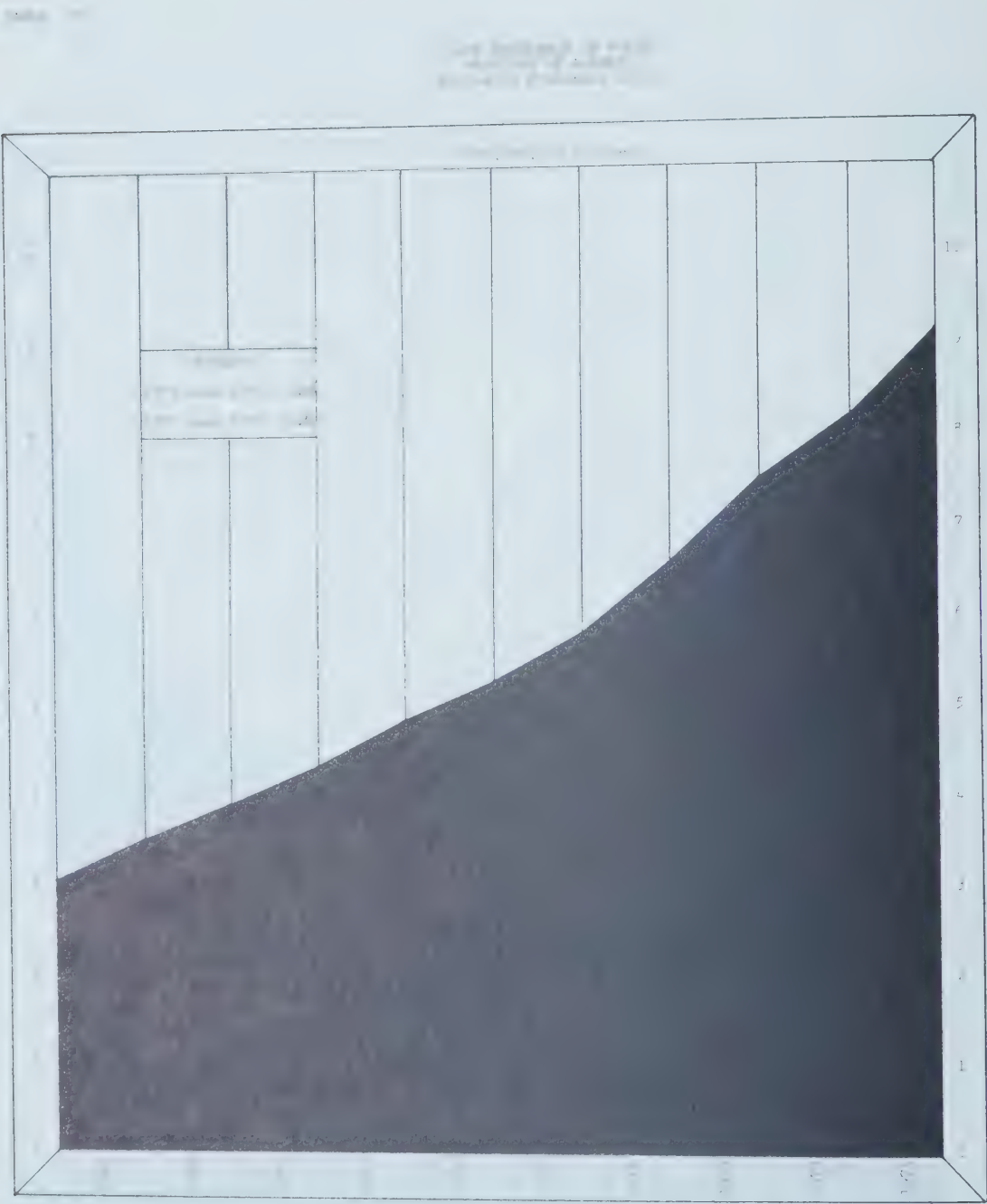




TABLE III

LIFE INSURANCE PREMIUMS AND AMPLITY OF INVESTMENT  
IN ALBERTA 1951 - 1971  
(Excluding Fraternal Life)







STATEMENT OF PROVINCIAL COMPANIESINCLUDING SOCIETIES

TABLE V

## THE ALBERTA GENERAL INSURANCE COMPANY

HEAD OFFICE - EDMONTON, ALBERTA

Incorporated - 1948  
Commenced business in Alberta - 1948  
Licensed in the Province of Alberta only

## OFFICERS

John C. Black, Chief Agent & Underwriter ..... Edmonton, Alberta  
Charles E. J. Kehoe, Chief Accountant & Secretary-Treasurer . Edmonton, Alberta

## DIRECTORS

R. R. Moore, Chairman of the Board ..... Vancouver, British Columbia  
John E. Hart, R.C. .... Edmonton, Alberta  
J. M. Tweddle, C.A. .... Edmonton, Alberta

## AUDITORS

Deloitte, Haskins & Sells, Chartered Accountants ..... Edmonton, Alberta

## DEPOSIT

With the Government of the Province of Alberta ..... \$175,000.00

COMPARATIVE BALANCE SHEET

	Current Year 1971	Prior Year 1970
<u>ASSETS</u>		
Investments - Bonds .....	\$ 1,274,512.00	\$ 1,182,736.00
Cash .....	59,071.00	110,934.00
Investment income due and accrued .....	18,979.00	17,891.00
Instalment premiums receivable .....	109,039.00	109,081.00
Amounts due from agents and brokers .....	97,336.00	105,907.00
Amounts owing by reinsurers .....	72,831.00	78,625.00
Other assets .....	55,795.00	52,252.00
Gross assets .....	\$ 1,688,471.00	\$ 1,657,426.00
Deduct: Assets not admitted .....	54,228.00	50,837.00
Total assets admitted .....	\$ 1,634,243.00	\$ 1,606,589.00
<u>LIABILITIES</u>		
Unearned premiums extended at 80% .....	\$ 263,772.00	\$ 274,457.00
Provision for unpaid claims .....	94,715.00	92,806.00
Agents' and brokers' credit balances .....	7,193.00	3,809.00
Amounts owing on reinsurance contracts - current .....	8,700.00	9,301.00
- not due .....	292,313.00	289,058.00
Expenses due and accrued - trade .....	1,026.00	600.00
- taxes .....	21,763.00	27,889.00
Total liabilities .....	\$ 689,482.00	\$ 697,920.00
Surplus .....	944,761.00	908,669.00
Total liabilities and surplus .....	\$ 1,634,243.00	\$ 1,606,589.00

(THE ALBERTA GENERAL INSURANCE COMPANY - Continued)

SURPLUS

	<u>Decreases</u>	<u>Increases</u>
Net profit or loss .....	\$ -	\$ 36,092.00
Net increase .....	\$ 36,092.00	
Surplus at beginning of year .....	908,669.00	
Capital stock and surplus at end of year - Surplus for protection of policyholders .....	\$ 944,761.00	

COMPARATIVE STATEMENT OF PROFIT AND LOSS

	<u>Current Year</u>	<u>Prior Year</u>
Unearned premiums included in liabilities at beginning of year .....	\$ 274,457.00	\$ 281,153.00
Net premiums written .....	229,601.00	237,294.00
Sub-total .....	504,058.00	518,447.00
Loss:		
Unearned premiums included in liabilities at end of year .....	263,772.00	274,457.00
Net premiums earned .....	\$ 240,286.00	\$ 243,990.00
Net claims incurred .....	95,812.00	89,860.00
Net adjustment expenses .....	11,410.00	13,372.00
Commissions and allowances (credit) .....	(148,579.00)	(139,988.00)
General expenses and taxes incurred .....	317,788.00	232,944.00
Total Expenditure .....	276,431.00	256,188.00
Underwriting profit or (loss) .....	\$ (36,145.00)	\$ (12,198.00)
Other income and expenditure .....	72,237.00	49,300.00
Net profit or (loss) .....	\$ 36,092.00	\$ 37,102.00

EXHIBIT OF PREMIUMS IN FORCE IN CANADA

	<u>Gross Premiums in Force</u>	<u>Reinsurance Premiums in Force</u>	<u>Net Premiums in Force</u>
Property:			
Fire .....	\$ 2,063,635.00	\$ 1,530,668.00	\$ 532,967.00
Plate glass .....	10,207.00	159,081.00	72,746.00
Liability:			
.....	14,700.00	103,043.00	34,694.00
.....	6,714.00	5,700.00	3,194.00
Total .....	\$ 2,452,300.00	\$ 1,799,521.00	\$ 652,779.00



TABLE VI

## ALBERTA MOTOR ASSOCIATION

HEAD OFFICE - EDMONTON, ALBERTA

Incorporated - 1926  
 Personal Accident - Commenced business - 1960  
 Automobile - Commenced business - 1961  
 Fire & Homeowners - Commenced business - 1970  
 Licensed in the Province of Alberta only

## OFFICERS

B. A. J. Smith	President
L. O. Sanders	Past President
B. Brown	Senior Vice-President
G. E. Lockwood	Vice-President
G. R. Holmes	Vice-President
A. F. Moir, Q.C.	Vice-President and Chairman of Insurance Bureau Committee
G. A. MacDonald	Secretary
L. J. Gibb	Manager, Insurance Bureau

## DIRECTORS

B. A. J. Smith	- Calgary	F. T. Jenner	- Edmonton
L. O. Sanders	- Edmonton	W. L. McPhee	- Calgary
B. Brown	- Edmonton	Dr. S. C. James	- Medicine Hat
G. E. Lockwood	- Calgary	G. Wynn	- Edmonton
A. F. Moir, Q.C.	- Edmonton	S. J. Parkinson	- Calgary

## AUDITORS

Price Waterhouse &amp; Co., Chartered Accountants - Edmonton, Alberta

## DEPOSIT

With the Government of the Province of Alberta \$300,000.00

COMPARATIVE BALANCE SHEET

	<u>Current Year</u>	<u>Prior Year</u>
<u>ASSETS</u>		
Investments:		
Bonds .....	\$ 5,868,741.00	\$ 4,723,084.00
Stocks .....	1,400.00	1,400.00
Mortgage loans and sales agreements .....	30,982.00	54,946.00
Real Estate .....	<u>1,422,017.00</u>	<u>1,246,116.00</u>
Summary of Investments .....	\$ 7,323,140.00	\$ 6,025,546.00
Cash .....	787,530.00	643,737.00
Investment income due or accrued .....	125,630.00	105,637.00
Instalment premiums receivable .....	329,235.00	276,349.00
Amounts owing by reinsurers .....	247,450.00	332,601.00
Other assets .....	<u>1,332,124.00</u>	<u>1,330,885.00</u>
Gross Assets .....	\$ 10,145,109.00	\$ 8,714,555.00
Deduct: Assets not admitted .....	<u>819,660.00</u>	<u>653,689.00</u>
Total Assets Admitted .....	<u>\$ 9,325,449.00</u>	<u>\$ 8,060,866.00</u>
<u>LIABILITIES</u>		
Unearned premiums extended at 100% .....	\$ 2,771,693.00	\$ 2,546,951.00
Provision for unpaid claims .....	2,556,985.00	2,293,705.00
Amounts owing on reinsurance contracts .....	76,183.00	65,211.00
Expenses due and accrued - Trade .....	229,433.00	267,103.00
- Taxes Ins. Corp. Act .....	108,633.00	101,167.00
Other liabilities - Unearned Membership Income .....	<u>1,440,076.00</u>	<u>1,007,674.00</u>
Total Liabilities .....	\$ 7,183,003.00	\$ 6,281,811.00
Reserves:		
Investment and contingencies .....	21,202.00	69,636.00
Surplus .....	<u>2,121,244.00</u>	<u>1,709,419.00</u>
Total Liabilities and Surplus .....	<u>\$ 9,325,449.00</u>	<u>\$ 8,060,866.00</u>

## (ALBERTA MOTOR ASSOCIATION - Continued)

SURPLUS

	<u>Decreases</u>	<u>Increases</u>
Net profit or loss .....	\$ -	\$ 318,284.00
Changes in unadmitted ledger assets .....	165,971.00	-
Changes in reserve for investments and contingencies .....	-	48,434.00
Loss on sale of fixed assets .....	12,372.00	-
Net income membership operations .....	-	223,450.00
Totals .....	\$ 178,343.00	\$ 590,168.00
Net decrease or increase .....	\$ 411,825.00	
Capital stock subscribed and paid up and Surplus at beginning of year ....	1,709,419.00	
Surplus per Balance Sheet .....	\$ 2,121,244.00	

COMPARATIVE STATEMENT OF PROFIT AND LOSS

	<u>Current Year</u>	<u>Prior Year</u>
Unearned premiums included in liabilities at beginning of year .....	\$ 2,546,951.00	\$ 2,155,769.00
Net premiums written .....	5,064,215.00	4,824,343.00
Less: .....	7,611,166.00	6,880,116.00
Unearned premiums included in liabilities at end of year .....	2,771,693.00	2,546,951.00
Net premiums earned .....	\$ 4,839,473.00	\$ 4,433,167.00
Net Claims incurred .....	\$ 3,305,608.00	\$ 3,104,131.00
Net adjustment expenses .....	368,796.00	295,684.00
Commissions and allowances .....	577,283.00	515,633.00
General expenses and taxes incurred .....	666,023.00	648,472.00
Total expenditure .....	\$ 4,517,710.00	\$ 4,563,920.00
Underwriting profit or (loss) .....	\$ (78,237.00)	\$ (130,753.00)
Other income and expenditure .....	396,521.00	316,136.00
Net profit or (loss) .....	\$ 318,284.00	\$ 185,383.00

EXHIBIT OF PREMIUMS IN FORCE IN CANADA

	<u>Gross Premiums in Force</u>	<u>Reinsurance Premiums in Force</u>	<u>Net Premiums in Force</u>
Property:			
Fire .....	\$ 98,997.00	\$ 19,487.00	\$ 79,510.00
Liability:			
Personal accident .....	65,515.00	7,227.00	58,288.00
Missed flight insurance .....	7,560.00	325.00	7,235.00
Automobile:			
Liability .....	2,993,591.00	283,642.00	2,709,949.00
Other .....	2,265,946.00	23,765.00	2,242,181.00
Total .....	\$ 5,431,609.00	\$ 334,446.00	\$ 5,097,163.00



TABLE VII

CANADA WEST INSURANCE COMPANY

HEAD OFFICE - EDMONTON, ALBERTA

Incorporated - 1946  
Commenced business in Alberta - 1947  
Licensed in the Province of Alberta only

OFFICERS

Dr. J. B. T. Wood	Chairman of the Board
J. M. Connauton	President
E. S. Watkins, Q.C.	Vice-President
J. E. Hamlin, C.A.	Secretary
S. S. Petasky	Treasurer

DIRECTORS

J. M. Connauton - Edmonton, Alberta	E. S. Watkins, Q.C. - Calgary, Alberta
J. E. Hamlin - Edmonton, Alberta	Dr. J. B. T. Wood - High Prairie, Alberta
Isidore Marien - Edmonton, Alberta	S. H. Shouldice - Calgary, Alberta
S. S. Petasky - Edmonton, Alberta	Bruce Clarke - Edmonton, Alberta
A. H. Wachowich - Edmonton, Alberta	W. Kerr - Edmonton, Alberta

AUDITORS

Willetts Macmahon & Company, Edmonton, Alberta

DEPOSIT

With the Government of the Province of Alberta \$234,100.00

CAPITAL STOCK

	No.	COMMON Par Value	Amount	Total
Authorized .....	100,000	\$10.00	\$1,000,000.00	\$ 1,000,000.00
Subscribed .....	67,821	\$10.00	\$ 678,210.00	\$ 678,210.00
Paid in Cash (or Stock Dividend) .....			\$ 626,660.00	\$ 626,660.00

CONTRIBUTIONS TO SURPLUS

Premium on Capital Stock .....	\$ 132,578.00
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UNPAID CALLS

Amount of calls unpaid at end of year:	Ordinary .....	\$ 51,550.00
	Premium .....	\$ 18,375.00

(CANADA WEST INSURANCE COMPANY - Continued)

## COMPARATIVE BALANCE SHEET

	Current Year	Prior Year
<u>ASSETS</u>		
Investments:		
.....	\$ 1,212,341.00	\$ 1,135,848.00
.....	869,988.00	575,193.00
Mortgage loans and sales agreements .....	115,403.00	104,375.00
Term deposit .....	<u>250,000.00</u>	<u>250,000.00</u>
Summary of Investments (Sub-Total) .....	\$ 2,447,732.00	\$ 2,065,416.00
Cash .....	56,756.00	-
Investment income due and accrued .....	20,389.00	17,359.00
Receivable from Canada West Agencies (1964) Ltd. ....	278,541.00	137,013.00
Amounts due from agents and brokers .....	349,889.00	383,459.00
Amounts owing by reinsurers .....	-	4,491.00
Other assets .....	<u>123,806.00</u>	<u>115,879.00</u>
Gross Assets .....	\$ 3,277,113.00	\$ 2,723,617.00
Deduct: Assets not admitted .....	<u>76,000.00</u>	<u>36,663.00</u>
Total Assets Admitted .....	<u>\$ 3,201,113.00</u>	<u>\$ 2,686,954.00</u>
<u>LIABILITIES</u>		
Unearned premiums extended at 80% .....	\$ 1,215,800.00	\$ 1,158,857.00
Provision for unpaid claims .....	1,014,957.00	843,459.00
Provision for adjustment expenses of unpaid claims ..	11,337.00	18,625.00
Bank overdraft and loans .....	-	21,396.00
Amounts owing on reinsurance contracts .....	157,500.00	64,613.00
Expenses due and accrued - Trade .....	3,227.00	4,592.00
- Taxes .....	90,371.00	64,039.00
Other liabilities .....	<u>49,979.00</u>	<u>38,604.00</u>
Total Liabilities .....	\$ 2,543,171.00	\$ 2,214,185.00
Reserves:		
Investment and contingencies .....	172,000.00	145,000.00
Capital and surplus:		
Capital stock subscribed and paid .....	626,660.00	617,534.00
.....	<u>(140,718.00)</u>	<u>(289,765.00)</u>
Total Liabilities, Capital and Surplus .....	<u>\$ 3,201,113.00</u>	<u>\$ 2,686,954.00</u>
<u>SURPLUS</u>		
	<u>Decreases</u>	<u>Increases</u>
Net profit or loss .....	-	\$ 272,405.00
Changes in unadmitted ledger assets .....	39,337.00	-
Changes in reserve for investment and contingencies ..	27,000.00	-
Dividends declared .....	<u>60,246.00</u>	<u>-</u>
.....	\$ 126,583.00	\$ 272,405.00
Net increase .....	\$ 145,822.00	
Capital stock subscribed and paid up and Surplus at beginning of year ....	327,769.00	
Capital stock paid in during year .....	9,126.00	
Premium on capital stock paid in during year .....	<u>3,235.00</u>	
Capital stock and surplus at end of year - Surplus for protection of .....	\$ 485,942.00	
Deduct paid in capital stock at end of year .....	<u>626,660.00</u>	
Surplus per Balance Sheet (Deficit) .....	<u>\$ (140,718.00)</u>	



(CANADA WEST INSURANCE COMPANY - Continued)

COMPARATIVE STATEMENT OF PROFIT AND LOSS

	<u>Current Year</u>	<u>Prior Year</u>
Unearned premiums included in liabilities at beginning of year .....	\$ 1,158,857.00	\$ 818,395.00
Net premiums written .....	<u>3,322,016.00</u>	<u>2,887,225.00</u>
Sub-Total .....	\$ 4,480,873.00	\$ 3,705,620.00
Less:		
Unearned premiums included in liabilities at end of year .....	<u>1,215,800.00</u>	<u>1,158,857.00</u>
Net premiums earned .....	\$ 3,265,073.00	\$ 2,546,763.00
Net claims incurred .....	\$ 1,821,779.00	\$ 1,503,987.00
Net adjustment expenses .....	145,212.00	80,697.00
Commissions and allowances .....	544,380.00	373,837.00
General expenses and taxes incurred .....	<u>680,796.00</u>	<u>582,508.00</u>
Total expenditure .....	\$ 3,192,067.00	\$ 2,540,029.00
Underwriting profit or (loss) .....	\$ 73,006.00	\$ 6,734.00
Other income and (expenditure) .....	<u>199,399.00</u>	<u>68,123.00</u>
Net profit or (loss) .....	\$ 272,405.00	\$ 74,857.00

EXHIBIT OF PREMIUMS IN FORCE IN CANADA

	<u>Gross Premiums in Force</u>	<u>Reinsurance Premiums in Force</u>	<u>Net Premiums in Force</u>
Property:			
Fire .....	\$ 570,635.00	\$ 27,384.00	\$ 543,451.00
Theft .....	2,102.00	-	2,102.00
Plate glass .....	2,743.00	-	2,743.00
Liability:			
Public liability .....	68,292.00	733.00	67,559.00
Automobile .....	<u>4,361,806.00</u>	<u>244,080.00</u>	<u>2,717,726.00</u>
Total .....	\$ 3,605,778.00	\$ 272,117.00	\$ 3,333,581.00

NOTE

THE FOLLOWING STATEMENTS OF THE COSMOPOLITAN LIFE ASSURANCE COMPANY WERE PREPARED FROM THE COMPANY'S RECORDS BY DELOITTE, HASKINS & SELLS, CHARTERED ACCOUNTANTS AT THE REQUEST OF THE LIQUIDATOR. THEY DID NOT CARRY OUT ANY AUDITING PROCEDURES WITH RESPECT TO THESE STATEMENTS, AND THEREFORE, DID NOT EXPRESS ANY OPINION CONCERNING THEM.

THE COSMOPOLITAN LIFE ASSURANCE COMPANY

HEAD OFFICE - EDMONTON, ALBERTA

Incorporated - 1962  
Commenced business in Alberta - 1963  
Licensed in the Province of Alberta only

OFFICERS

W. B. McMullen - Liquidator

DIRECTORS

W. B. McMullen - Liquidator

AUDITORS

See Note Above

DEPOSIT

With the Government of the Province of Alberta . . . \$551,631.59

CAPITAL STOCK

Capital stock authorized: ..... No. of shares 200,000      Par value \$10.00      Amount \$2,000,000.00

	<u>No. of Shares</u>	<u>Amount Subscribed</u>	<u>Amount Paid in Cash</u>
At beginning of year .....	128,369	\$1,283,690.00	\$1,086,834.97
At end of year .....	128,369	\$1,283,690.00	\$1,086,834.97

PREMIUM ON CAPITAL STOCK

Total amount paid at beginning of year .....	\$1,078,856.19
Amount received during year .....	564.00
Total amount paid at end of year .....	\$1,079,420.19

(THE COSMOPOLITAN LIFE ASSURANCE COMPANY - Continued)

## COMPARATIVE BALANCE SHEET (UNAUDITED)

		ASSETS	
		Current Year 1971	Prior Year 1970
Bonds owned by the company .....		\$ 379,661.02	\$ 379,537.58
Mortgage loans on real estate .....	\$ 12,379.19	\$ 11,604.20	\$ 11,604.20
Less allowance for possible losses ...	4,599.75	--	--
Loans .....	\$ 16,114.80	\$ 15,042.20	--
Less allowance for possible loss of ..	16,114.80	* 15,042.20	--
Guaranteed investment certificates .....		179,216.59	179,216.59
Cash .....		14,750.67	7,803.41
Shares in Seaboard Life Insurance Company received in exchange for transfer of business in force .....	--	\$ 749,893.00	--
(Note: The Seaboard Life Insurance Company shares were disposed of in 1971 at a final loss of \$299,893.00 .	--	* 749,893.00	--
Notereceivable - parent company .....	\$ 451,684.92	\$ 459,522.93	--
Less allowance for possible losses ...	451,684.92	* 459,522.93	--
Due from parent and affiliated companies: In trust (1970 Only) .....	\$ --	\$ 65,000.00	--
Due from parent and affiliated com- panies (Including 1970 in trust - ..	164,664.59	91,212.17	--
\$65,000.00)			
Less allowance for possible losses ...	164,664.59	* 156,212.17	--
Investment income due and accrued .....	\$ 12,007.74	\$ 12,287.93	12,287.93
Less allowance for possible losses ...	375.98	--	--
Outstanding assurance premiums and annuity considerations .....		2,497.71	6,793.90
Premium receivable on non-life portions of variable contracts .....		--	28,735.98
Due from Seaboard Life .....		5,631.48	--
Segregated Funds .....		182,799.13	140,144.28
		\$ 783,967.80	\$ 766,123.87

\*Unadmitted assets  
in total ..... \$1,380,670.30

## LIABILITIES, CAPITAL AND SURPLUS

		Current Year 1971	Prior Year 1970
Actuarial reserve for assurance and annuity contract in force \$		11,439.00	\$ 12,383.00
Amounts on deposit with the company, pertaining to assurance and annuity contracts and including interest accumulations .....		311.19	2,816.68
Assurance premiums and annuity considerations, received in advance .....		--	8,348.42
Due to Segregated Fund .....		181,752.54	135,236.54
Taxes, licenses and fees, due and accrued .....		5,360.00	38,400.00
General and investment expenses, due and accrued .....		56,809.19	14,277.42
Borrowed money and interest thereon due and accrued .....		10,209.28	5,000.00
Portion of premium on variable contracts to be transferred to Segregated Fund upon payment .....		1,698.08	28,735.98
Segregated Fund .....		182,799.13	140,144.28
Due to Seaboard Life .....		--	3,861.76
10% Note Payable; due March 15, 1971 .....		--	458,013.70
Investment reserves .....		29,139.77	42,910.80
TOTAL LIABILITIES .....	\$	479,518.18	\$ 890,128.58
Capital stock paid .....		1,086,834.97	1,086,834.97
Surplus in shareholders fund .....		463,415.98	18,171.47
Surplus in assurance and annuity funds .....		(1,245,801.33)	(1,229,011.15)
	\$	783,967.80	\$ 766,123.87



## (THE COSMOPOLITAN LIFE ASSURANCE COMPANY - Continued)

## SUMMARY OF OPERATIONS (UNAUDITED)

	Current Year 1971	Prior Year 1970
Premiums and annuity considerations--		
life insurance and annuities .....	\$ 62,833.84	\$ 198,429.90
Net investment income .....	20,889.92	36,761.86
Recovery--non-admitted assets .....	--	3,452.52
Cash surrender value charges .....	550.00	--
<b>TOTAL INCOME .....</b>	<b>\$ 84,273.76</b>	<b>\$ 238,644.28</b>
Claims incurred--life insurance and annuities .....	\$ 2,934.27	\$ 31,679.88
Normal increase in actuarial reserve (decrease) .....	( 944.00)	(69,920.00)
Taxes, licenses and fees, excluding investment		
taxes (recovered) .....	(31,714.20)	39,128.49
Commissions on insurance premiums and annuity considerations	( 4,076.62)	78,838.29
General expenses .....	77,460.48	199,110.65
Allocation to Segregated Fund .....	69,403.63	101,678.50
Write off of non-admitted assets .....	430.16	--
Negotiation expense .....	--	13,307.26
Administration expenses recovered from		
Seaboard Life Insurance Company .....	--	(17,200.00)
<b>Total .....</b>	<b>\$ 113,491.72</b>	<b>\$ 376,623.07</b>
Balance carried to Surplus Account (decrease) .....	\$ (29,217.96)	\$ (137,978.79)

## SURPLUS ACCOUNT (UNAUDITED)

	Current Year 1971	Prior Year 1970
Surplus, December 31, prior year		
in shareholders fund .....	\$ 18,171.47	\$ 672,889.33
in assurance and annuity funds .....	(1,229,011.15)	(1,111,870.04)
<b>Incomes:</b>		
Decrease in special reserves -		
investment .....	\$ 13,771.03	\$ 19,494.43
Premium on capital stock .....	564.00	1,343.25
Extraordinary gain - sale of life		
insurance business and undertaking		
excluding variable fund contracts.		
(Note: See note to balance sheet.		
The shares were disposed of in		
1971 at a final loss of		
\$299,893.00) .....	--	749,893.00
Decrease in unadmitted assets .....	1,380,670.30	--
Adjustment - 1970 Premium on		
Capital stock .....	1,343.25	1,396,348.58
<b>Decreases:</b>		
Increase in unadmitted assets .....	\$ --	\$ 1,380,670.30
Loss on sale of Seaboard Life Insurance		
Company shares .....	299,893.00	--
Balance carried from Summary of		
Operations .....	29,217.96	137,978.79
Provision for loss on mortgages and		
notes receivable and accrued		
interest thereon .....	21,090.53	--
Adjustment - 1970 Premium on		
Capital Stock .....	1,343.25	--
Provision for loss:		
Note receivable -		
Parent Company .....	\$451,684.92	--
Amount due from parent		
and affiliated company 164,664.59	616,349.51	--
Net capital loss on investments .....	--	23,940.56
<b>Surplus, December 31,</b>		
in shareholders fund .....	\$ 463,415.98	\$ 18,171.47
in assurance and annuity funds .....	(1,245,801.33)	(1,229,011.15)
<b>Surplus, December 31, 1971 .....</b>	<b>\$ (782,385.35)</b>	<b>\$ (1,210,839.68)</b>

TABLE IX

THE EDMONTON CANADIAN INSURANCE COMPANY

HEAD OFFICE - EDMONTON, ALBERTA

Incorporated - 1957  
Commenced business in Alberta - 1959  
Licensed in the Province of Alberta only

OFFICERS

D. D. McKay	President and Chairman of the Board
S. Henty	Secretary-Treasurer
H. S. Villett	Managing Director

DIRECTORS

D. D. McKay	- Toronto, Ontario	H. S. Villett	- Edmonton, Alberta
S. Henty	- Toronto, Ontario	D. E. Ripley	- Edmonton, Alberta
S. E. Radforth	- Toronto, Ontario	W. J. S. Wilson	- Edmonton, Alberta
J. G. Purser	- Toronto, Ontario	K. Goegel	- Calgary, Alberta
	P. S. Boyd	- Calgary, Alberta	

AUDITORS

Ernst and Ernst

DEPOSIT

With the Government of the Province of Alberta - \$105,000.00

CAPITAL STOCK

	No.	COMMON	
		Par Value	Amount
Authorized .....	5,000	\$100.00	\$ 500,000.00
Subscribed .....	2,126	\$100.00	\$ 212,600.00
Paid in Cash (or Stock Dividend) .....			\$ 212,600.00





(THE EDMONTON CANADIAN INSURANCE COMPANY - Continued)

COMPARATIVE STATEMENT OF PROFIT AND LOSS

	Current Year	Prior Year
Unearned premiums included in liabilities at beginning of year .....	\$ 299,580.00	\$ 242,593.00
Net premiums written .....	<u>811,181.00</u>	<u>483,190.00</u>
Sub-Total .....	\$ 1,110,761.00	\$ 725,783.00
Less:		
Unearned premiums included in liabilities at end of year .....	<u>379,073.00</u>	<u>299,580.00</u>
Net premiums earned .....	<u>\$ 731,688.00</u>	<u>\$ 426,203.00</u>
Net claims incurred .....	\$ 458,748.00	\$ 282,184.00
Net adjustment expenses .....	38,079.00	28,650.00
Commissions and allowances .....	149,021.00	141,417.00
General expenses and taxes incurred .....	<u>138,895.00</u>	<u>12,784.00</u>
Total expenditure .....	<u>\$ 784,743.00</u>	<u>\$ 465,035.00</u>
Underwriting profit or (loss) .....	\$ (53,055.00)	\$ (38,832.00)
Other income and expenditure .....	31,696.00	14,765.00
Re-Organization expense .....	<u>-</u>	<u>(110,082.00)</u>
Net profit or (loss) .....	<u>\$ (21,359.00)</u>	<u>\$ (134,149.00)</u>

EXHIBIT OF PREMIUMS IN FORCE IN CANADA

	Gross Premiums in Force	Reinsurance Premiums in Force	Net Premiums in Force
Property:			
Fire .....	\$ 343,812.00	\$ 93,923.00	\$ 249,889.00
Personal property .....	99,317.00	29,475.00	69,842.00
Real property .....	59,813.00	19,907.00	39,906.00
Theft .....	670.00	42.00	628.00
Plate glass .....	881.00	6.00	875.00
Liability:			
Public liability .....	55,314.00	14,777.00	40,537.00
Employers' liability .....	42.00	12.00	30.00
Automobile .....	<u>774,424.00</u>	<u>172,323.00</u>	<u>602,101.00</u>
Total .....	<u>\$ 1,334,273.00</u>	<u>\$ 330,465.00</u>	<u>\$ 1,003,808.00</u>

TABLE X FINANCIAL LIFE ASSURANCE COMPANY

HEAD OFFICE - EDMONTON, ALBERTA

Incorporated - 1964  
Commenced business in Alberta - 1964  
Licensed in the Province of Alberta only

OFFICERS

E. D. Stanton	Chairman of the Board
G. H. Pearce	President
R. D. McDonald	Secretary
R. D. McDonald	Treasurer

Millman & Robertson - Consulting Actuaries

SHAREHOLDERS DIRECTORS

R. L. Brower	R. D. McDonald
L. C. Leitch	G. H. Pearce
R. K. McConnell	B. D. Stanton
D. S. MacDonald	J. L. Bodie

POLICYHOLDERS DIRECTORS

E. Denkiw  
K. M. Millar  
H. L. D. Perry

AUDITORS

Price, Waterhouse & Company, Chartered Accountants, Edmonton, Alberta

DEPOSIT

With the Government of the Province of Alberta \$549,000.00

CAPITAL STOCK

Capital stock authorized:	No. of shares 300,000	Par Value \$10.00	Common		Amount \$3,000,000.00
			No. of Shares Preferred	No. of Shares Common	
					Amount paid in cash
At beginning of year .....	--		117,371		\$ 1,053,713.00
During year .....	19,500		--		195,000.00
Total .....	19,500		117,371		\$ 1,248,713.00
Deduct forfeitures or cancellations .....	--		13,333		13,333.00
At end of year .....	19,500		104,038		\$ 1,235,380.00

PREMIUM ON CAPITAL STOCK

Total amount paid at beginning of year .....	\$ 923,229.00
Total amount paid at end of year .....	\$ 923,229.00

(FINANCIAL LIFE ASSURANCE COMPANY - Continued)

BALANCE SHEET (DECEMBER 31, 1971)ASSETS

Bonds .....	\$	692,183.94
Less - investment valuation reserve .....		(35,958.37)
Bonds owned by the company .....	\$	656,325.57
Policy loans .....		28,290.23
Deposits with trust companies for investment:		
Term deposits - Bank of Montreal .....		53,850.00
Cash .....		349,265.38
Investment income due and accrued .....		7,738.37
Outstanding life insurance premiums and annuity considerations .....		7,444.22
Due from Reinsurer - Prepaid Reinsurance Premiums .....		78,380.00
Due from Segregated Fund .....		18,753.64
Other receivables .....		118,203.37
Segregated Funds .....		337,414.36
Total Assets .....	\$	1,555,725.14

LIABILITIES, CAPITAL AND SURPLUS

Actuarial reserve for life insurance and annuity contracts in force .....	\$	397,323.00
Amounts on deposit with the company,		
pertaining to insurance and annuity contracts and including interest accumulations ....		34,215.36
Insurance premiums and annuity considerations received in advance,		
including \$ - accident and sickness premiums .....		5,395.86
Taxes, licences and fees due and accrued .....		(1,708.26)
General and investment expenses, due and accrued .....		70,552.90
Amounts received but not yet allocated .....		12,490.16
Segregated Funds .....		337,414.36
Due to Reinsurers - Expense allowances received in advance .....		11,471.52
Total Liabilities .....	\$	867,154.90
Capital stock paid .....		1,235,380.00
Surplus in shareholders fund .....		616,779.07
Surplus in insurance and annuity funds .....		(1,163,588.83)
Grand Total .....	\$	1,555,725.14

SUMMARY OF OPERATIONS

Premiums and annuity considerations:		
Life insurance and annuities .....	\$	453,255.86
Accident and sickness insurance .....		-
Net investment income .....	\$	453,255.86
Segregated fund management fee .....		40,245.34
Reinsurance profit sharing .....		1,450.98
Coinurance income .....		2,377.06
Miscellaneous revenue .....		78,073.64
		341.85
Total Income .....	\$	575,744.73
Claims incurred under insurance and annuity contracts,		
other than under settlement annuities:		
Life insurance and annuities .....	\$	35,665.62
Accident and sickness insurance .....		-
Normal increase in actuarial reserve .....	\$	35,665.62
Interest credited to amounts on deposit with the company .....		229,721.95
Interest on claims .....		423.88
Taxes, licences and fees, excluding investment taxes .....		374.10
Commissions on insurance premiums and annuity considerations .....		10,662.75
General expenses .....		119,393.60
		310,098.68
Total Expenses .....	\$	706,240.67
Balance carried to surplus account .....	\$	(130,495.94)



(FINANCIAL LIFE ASSURANCE COMPANY - Continued)

SURPLUS ACCOUNT

Surplus December 31, 1970:		
In shareholders fund .....	\$ 593,242.38	
In insurance and annuity funds .....	(1,032,967.89)	\$ (439,725.51)
Increases:		
Decrease in Investment Valuation Reserve .....		\$ 11,871.12
Partially paid shares forfeited .....		13,333.00
Total increases .....		\$ 25,204.12
Decreases:		
Balance carried from summary of operations .....	\$ 130,495.94	
Net capital loss on investments .....	125.00	
Increase in special reserves: Share issue and transfer agent expenses .....	1,667.43	
Total decrease before dividends to shareholders .....	\$ 132,288.37	
Net increase before dividends to shareholders .....	\$ (107,084.25)	
Dividends to shareholders .....	-	
Total .....		\$ (107,084.25)
Surplus December 31, 1971:		
In shareholders fund .....	\$ 616,779.07	
In insurance and annuity funds .....	(1,163,588.83)	\$ (546,809.76)

TABLE XI

MENNONITE MUTUAL RELIEF INSURANCE  
COMPANY LIMITED

HEAD OFFICE - COALDALE, ALBERTA

Incorporated - 1960  
Commenced business in Alberta - 1961  
Licensed in the Province of Alberta only

OFFICERS

Jacob P. Doerksen	President
E. S. Boettger	Vice President
Jake Retzloff	Secretary
Jacob J. Klassen	General Manager
	Treasurer

DIRECTORS

Jacob P. Doerksen	- Gem, Alberta	Willard Penner	- Grossy Lake, Alberta
E. S. Boettger	- Tofield, Alberta	Henry W. Braub	- Rosemary, Alberta
Jake Retzloff	- Calgary, Alberta	H. G. Sukkau	- Sexsmith, Alberta
John Van Bergen	- Gem, Alberta	George J. Klassen	- Coaldale, Alberta
	Jacob J. Klassen	- Coaldale, Alberta	

AUDITORS

John Gossen

DEPOSIT

With the Government of the Province of Alberta \$25,000.00

COMPARATIVE BALANCE SHEET

	Current Year	Prior Year
<u>ASSETS</u>		
Investments:		
Bonds .....	\$ 219,000.00	\$ 208,868.75
Secured loans .....	5,000.00	5,000.00
Summary of investments (Sub-Total) .....	\$ 224,000.00	\$ 213,868.75
Cash .....	20,283.60	10,814.21
Total assets admitted .....	\$ 244,283.60	\$ 224,682.96
<u>LIABILITIES</u>		
Surplus .....	\$ 244,283.60	\$ 224,682.96

(MENNONITE MUTUAL RELIEF INSURANCE COMPANY LTD. - Continued)

SURPLUS

Capital stock subscribed and paid up and surplus at beginning of year .....	\$	224,682.96
Surplus 1971 .....		<u>19,600.64</u>
Surplus per Balance Sheet .....	\$	<u>244,283.60</u>

COMPARATIVE STATEMENT OF PROFIT AND LOSS

	<u>Current</u> <u>Year</u>	<u>Prior</u> <u>Year</u>
Net premiums written .....	\$ 23,008.39	\$ 26,523.36
Net premiums earned .....	\$ 23,008.39	\$ 26,523.36
Net claims incurred .....	\$ 15,652.54	\$ 14,111.96
General expenses and taxes incurred .....	3,875.29	6,961.53
.....	13,517.83	21,073.49
Underwriting profit or (loss) .....	\$ 3,480.56	\$ 5,449.87
Other income and (expenditure) .....	16,120.08	12,878.08
.....	19,600.64	18,327.95



TABLE XII

## PARAMOUNT LIFE INSURANCE COMPANY

HEAD OFFICE - CALGARY, ALBERTA

Incorporated - 1964  
 Amended - 1965  
 Commenced business in Alberta - 1964  
 Licensed in the Province of Alberta only

## OFFICERS

Lynn C. Broadbent	Chairman of the Board
Willis L. Wright	President
Paul W. Haycock	Secretary
Paul W. Haycock	Treasurer
Karl H. Bodon	Executive Vice-President
Karl H. Bodon	General Manager

## DIRECTORS

Orson T. Bingham	- Raymond, Alberta	Grant Inkley	- Salt Lake City, Utah
Karl H. Bodon	- Calgary, Alberta	Helen Jager	- Calgary, Alberta
Lynn C. Broadbent	- Alpine, Utah	Robert H. Walker	- Calgary, Alberta
Paul W. Haycock	- Calgary, Alberta	Willis L. Wright	- Salt Lake City, Utah
Hugh W. Laycock - Lethbridge, Alberta			

## AUDITORS

Peat, Marwick, Mitchell &amp; Co., Chartered Accountants, Calgary, Alberta

## DEPOSIT

With the Government of the Province of Alberta \$575,000.00

CAPITAL STOCK

Capital stock authorized: .....	No. of shares	300,000	Par value	\$10.00	Amount	\$3,000,000.00
			No. of		Amount	Amount
			<u>shares</u>		<u>subscribed</u>	<u>paid in cash</u>
At beginning of year .....		124,279	\$	1,242,790.00	\$	1,242,790.00
At end of year .....		124,279	\$	1,242,790.00	\$	1,242,790.00

Note: Includes 50,000 shares exchanged for shares of American Western Life Insurance Company of Salt Lake City, Utah, U.S.A.

PREMIUM ON CAPITAL STOCK

Total amount paid at beginning of year .....	\$	686,121.75
Amount received during year .....		--
Total amount paid at end of year .....	\$	686,121.75

(PARAMOUNT LIFE INSURANCE COMPANY - Continued)

BALANCE SHEET (DECEMBER 31, 1971)ASSETS

Bonds owned by the company .....	\$ 1,302,890.26
Stocks owned by the company .....	274,733.90
Mortgage loans on real estate .....	34,332.76
Deposits with trust companies for investment: Alberta Wheat Pool Demand Note .....	14,427.87
Due from reinsurance companies .....	50,000.00
Notes receivable .....	81,890.58
Investment income, due and accrued .....	150,396.00
Outstanding life insurance premiums and annuity considerations .....	58,726.33
Due from American Western marketing .....	31,283.34
100,000 shares of American Western Life Insurance Company common stock valued at \$500,000.00 are not to be relied upon for purposes of Section 42 of The Alberta Insurance Act .....	3,965.71
Segregated funds .....	28,120.07
	500,000.00
	576,915.59
Total assets .....	\$ 3,107,682.41

LIABILITIES, CAPITAL AND SURPLUS

Actuarial reserve for life insurance and annuity contracts in force .....	\$ 949,958.00
Aggregate reserve for accident and sickness insurance .....	209.14
Outstanding claims under insurance and annuity contracts, including provision for unreported claims .....	9,396.70
Amounts on deposit with the company, pertaining to insurance and annuity contracts and including interest accumulations .....	250,425.88
Insurance premiums and annuity considerations received in advance, including accident and sickness premiums (includes premium suspense) .....	36,835.93
Partially earned investable savings amounts .....	55,505.00
Taxes, licences, and fees, due and accrued .....	26,937.31
Commissions on insurance premiums and annuity considerations, due and accrued: Life and annuity \$25,343.45; Accident and sickness \$ -- .....	25,343.45
General and investment expenses, due and accrued .....	37,132.82
Amounts received but not yet allocated and due to segregated fund .....	34,871.47
Segregated funds .....	576,915.59
	64.10
	59,473.11
Total liabilities .....	\$ 2,073,065.50
Surplus in shareholders fund .....	1,242,790.00
	686,121.75
	(614,504.64)
	\$ 3,107,682.41

SUMMARY OF OPERATIONS

Premiums and annuity considerations: Life insurance and annuities .....	\$ 2,281,949.50
Accident and sickness insurance .....	2,679.06
	\$ 2,284,628.56
Interest credited on investments .....	96,893.10
Administration fee from segregated fund .....	1,087.30
Co-insurance allowance received .....	8,993.23
	175,000.00
	\$ 2,566,602.19
Claims incurred under insurance and annuity contracts, other than under settlement annuities	
Life Insurance annuities .....	\$ 61,085.66
Accident and sickness insurance .....	3,854.32
Normal increase in actuarial reserve .....	\$ 64,939.98
Interest credited amounts on deposit with the company .....	332,639.39
Taxes, licences and fees, excluding investment taxes .....	6,178.14
Commissions on insurance premiums and annuity considerations .....	29,269.12
Dividends to policyholders .....	744,347.38
Pure endowments to policyholders .....	395,420.51
	273,743.91
	697,413.36
	71,000.81
	\$ 2,614,952.60
Balance carried to surplus account .....	\$ (48,350.41)

(PARAMOUNT LIFE INSURANCE COMPANY - Continued)

SURPLUS ACCOUNT

Surplus, December 31, 1970:			
In shareholders fund .....	\$	--	
In insurance and annuity funds .....		(915,800.04)	\$ (915,800.04)
Increases:			
Net capital gain on investments .....	\$	39,186.76	
Decrease in investment valuation reserve .....		34,934.20	
Surplus debenture .....		61,275.00	
Total increase .....	\$	135,395.96	
Decreases:			
Balance carried from summary of operations .....	\$	48,350.41	
Net capital loss on investments .....		51,934.62	
Expenses relative to filing of a prospectus for the sale of the shares held by the Company in American Western Life Insurance Company .....		13,605.73	
Total decrease .....	\$	113,890.76	
Net increase .....	\$	21,505.20	
Surplus, December 31, 1971:			
In shareholders fund .....	\$	--	
In insurance and annuity funds .....		(894,294.84)	\$ (894,294.84)

TABLE XIII

THE PROFESSIONAL LIFE INSURANCE COMPANY

HEAD OFFICE - CALGARY, ALBERTA

Incorporated - 1969  
Commenced business in Alberta - 1971  
Licensed in the Province of Alberta only

OFFICERS

James E. Wood, C.L.U.	Chairman of the Board
William L. Walsh	President
J. Robert Heydenreich, C.L.U.	Vice-President
E. R. J. McGregor, C.A.	Secretary
E. R. J. McGregor, C.A.	Treasurer
Crawford E. Laing Ltd.	Actuary

DIRECTORS

W. L. Walsh	G. L. Locke, D.D.S.
W. M. Taskey, M.D.	E. R. J. McGregor, C.A.
A. Fink, Ph.D., M.D.	R. H. O'Connor, P.Geol.
J. Robert Heydenreich, C.L.U.	

AUDITORS

Touche Ross and Company - Calgary, Alberta

DEPOSIT

With the Government of the Province of Alberta - \$550,000.00

CAPITAL STOCK

Capital stock authorized: .....	No. of shares	250,000	Par value	\$10.00	Amount	\$2,500,000.00
	No. of <u>shares</u>				Amount <u>subscribed</u>	Amount <u>paid in cash</u>
At beginning of year .....	53,295		\$	532,950.00	\$	532,950.00
At end of year .....	53,295		\$	532,950.00	\$	532,950.00

PREMIUM ON CAPITAL STOCK

Total amount paid at beginning of year .....	\$	513,450.00
Amount received during year .....		--
Total amount paid at end of year .....	\$	513,450.00



(THE PROFESSIONAL LIFE INSURANCE COMPANY - Continued)

BALANCE SHEET (DECEMBER 31, 1971)ASSETS

Bonds owned by the company .....	\$	728,954.00
Stocks owned by the company .....		26,000.00
Bank term deposit with the Canadian Imperial Bank of Commerce, 4 1/2% due May 12, 1972 (assigned as collateral on pre-authorized cheque plan) .....		10,000.00
Cash .....		59,654.00
Accounts receivable .....		10,364.00
Investment income, due and accrued .....		13,473.00
Outstanding life insurance premiums and annuity considerations .....		4,124.00
Note receivable due December 31, 1972 from ROMOCO International Associates Ltd. ....		100,000.00
Plus accrued interest thereon .....		7,110.00
Non-admitted assets:		
Advances to agents and regional managers (\$24,724.00) .....		
Advances to directors and officers (\$16,627.00) .....		
Segregated funds .....		<u>\$5,010.00</u>
Total assets .....	\$	<u>984,889.00</u>

LIABILITIES, CAPITAL AND SURPLUS

Actuarial reserve for life insurance and annuity contracts in force .....	\$	10,167.00
Amounts on deposit with the company, pertaining to insurance and annuity contracts and including interest accumulations .....		3,710.00
Other policy and contract liabilities, not included above .....		4,562.00
Taxes licences, and fees, due and accrued .....		845.00
General and investment expenses, due and accrued .....		6,053.00
Borrowed money and interest thereon due and accrued (RML Management Ltd.) .....		45,000.00
Amounts received but not yet allocated (due to segregated funds) .....		25,010.00
Segregated funds .....		25,010.00
Miscellaneous liabilities: Premiums due to reinsurer .....		11,306.00
Reserve for possible loss on note receivable (ROMOCO) .....		<u>107,110.00</u>
Total liabilities .....	\$	<u>288,773.00</u>
Capital stock paid .....		532,950.00
Surplus in shareholders fund .....		263,054.00
Deficit in insurance and annuity funds .....		<u>(49,888.00)</u>
Total liabilities, capital and surplus .....	\$	<u>984,889.00</u>

SUMMARY OF OPERATIONS

Premiums and annuity considerations: Life insurance and annuities .....	\$	128,488.00
Net investment income (including segregated funds - nil) .....		53,685.00
Gain (or loss) on sale of segregated fund assets .....		Nil
Unrealized appreciation (or depreciation) on segregated fund assets .....		<u>Nil</u>
Total income .....	\$	<u>182,173.00</u>
Claims incurred under insurance and annuity contracts other than under settlement annuities:		
Life insurance and annuities .....	\$	4,304.00
Normal increase in actuarial reserve .....		10,167.00
Interest credited to amounts on deposit with the company .....		68.00
Interest credited to segregated funds .....		728.00
Taxes, licences and fees, excluding investment taxes .....		1,389.00
Commissions on insurance premiums and annuity considerations .....		70,298.00
General expenses .....		120,725.00
Amounts allocated to segregated funds (net of redemptions) .....		<u>24,282.00</u>
Total expenditure .....	\$	<u>232,061.00</u>
Balance carried to surplus account (deficit) .....	\$	<u>(49,888.00)</u>

## (THE PROFESSIONAL LIFE INSURANCE COMPANY - Continued)

SURPLUS ACCOUNT

Surplus, December 31, 1970:			
In shareholders fund .....	\$	369,324.00	
In insurance and annuity funds .....		--	\$ 369,324.00
Increases:			
Net capital gain on investments .....	\$		6,961.00
Total increases .....	\$		6,961.00
Decreases:			
Balance carried from summary of operations .....	\$		49,888.00
Reserve for possible loss on note receivable (ROMOCO) .....			107,110.00
Adjustment re 1970 formative and preliminary expenses .....			6,121.00
Total decreases .....	\$		163,119.00
Net increase .....	\$		(156,158.00)
Surplus, December 31, 1971:			
In shareholders fund .....	\$	263,054.00	
In insurance and annuity funds (Deficit) .....		(49,888.00)	\$ 213,166.00

TABLE XIV ROCKY MOUNTAIN LIFE INSURANCE COMPANY

HEAD OFFICE - CALGARY, ALBERTA

Incorporated - 1965  
Commenced business in Alberta - 1966  
Licensed in the Province of Alberta only

OFFICERS

James E. Wood, C.L.U.	Chairman of the Board
James E. Wood, C.L.U.	President
E. John Ewens, C.A.	Secretary
E. John Ewens, C.A.	Treasurer
Crawford E. Laing Ltd.	Consulting Actuaries

DIRECTORS

James E. Wood, C.L.U.	Sen. Donald Cameron
Raymond J. Hannigan	Harris S. Wood, D.D.S.
Hal L. Nutt	Harvey A. Reist, M.D.
Norman S. Nichols, C.L.U.	E. John Ewens, C.A.

AUDITORS

Touche, Ross and Co. .... Calgary, Alberta

DEPOSIT

With the Government of the Province of Alberta \$555,500.00

CAPITAL STOCK

Capital stock authorized:-- No. of shares 250,000 Par Value \$10.00 Amount \$2,500,000.00

	No. of shares	Amount subscribed	Amount Paid in cash
At beginning of year .....	72,649	\$ 726,490.00	\$ 726,490.00
During year .....	90	900.00	900.00
At end of year .....	72,739	\$ 727,390.00	\$ 727,390.00

PREMIUM ON CAPITAL STOCK

Total amount paid at beginning of year .....	\$ 758,988.00
Amount received during year .....	900.00
Total amount paid at end of year .....	\$ 759,888.00

(ROCKY MOUNTAIN LIFE INSURANCE COMPANY - Continued)

BALANCE SHEET (DECEMBER 31, 1971)ASSETS

Bonds owned by the company .....	\$ 702,806.00
Policy loans .....	122,776.00
Bank term deposits - Royal Bank, 6½%, due January 26, 1972 .....	50,000.00
Cash .....	4,761.00
Investment income, due and accrued .....	16,360.00
Outstanding life insurance premiums and annuity considerations .....	150,807.00
.....	<u>1,396,136.00</u>
Total Assets .....	\$ <u>3,045,636.00</u>

LIABILITIES, CAPITAL AND SURPLUS

Actuarial reserve for life insurance and annuity contracts in force .....	\$ 855,585.00
Outstanding claims under insurance and annuity contracts, .....	28,691.00
Amounts on deposit with the company, pertaining to .....	478,364.00
insurance and annuity contracts and including interest accumulations .....	23,633.00
Other policy and contract liabilities, not included above .....	75,281.00
Provision for dividends to policyholders payable in the following year .....	30,104.00
Taxes, licences, and fees, due and accrued .....	1,485.00
Commissions on insurance premiums and annuity considerations, due and accrued: .....	34,440.00
Life and annuity \$2,942.00 Accident and Sickness \$ -- .....	77,002.00
General and investment expenses, due and accrued .....	<u>1,998,126.00</u>
Amounts due to Segregated Funds from General Fund .....	
Miscellaneous liabilities:	
Due to The Professional Life Insurance Company .....	8,970.00
Other liabilities due or accrued .....	85,640.00
Interest account and segregated fund contributions included in premiums receivable .....	19,223.00
Allowance for deficiency in market value of investments .....	100,201.00
.....	<u>37,636.00</u>
Capital stock paid .....	\$ 3,914,443.00
.....	727,390.00
Surplus in insurance and annuity funds .....	<u>229,912.00</u>
.....	<u>(1,826,109.00)</u>
Grand Total .....	\$ <u>3,045,636.00</u>

SUMMARY OF OPERATIONS

Premiums and annuity considerations: Life insurance and annuities .....	\$ 2,293,075.00
Net investment income .....	61,901.00
Miscellaneous revenue:	
Management fees .....	15,257.00
Administrative fees and other income .....	<u>33,811.00</u>
Total income .....	\$ <u>2,404,044.00</u>
Claims incurred under insurance and annuity contracts, other than under settlement annuities:	
Life insurance and annuities .....	137,213.00
Normal increase in actuarial reserve .....	389,376.00
.....	22,449.00
Commissions on insurance premiums and annuity considerations .....	37,791.00
General expenses .....	398,379.00
.....	<u>938,584.00</u>
Amounts credited to policyholders' Accumulation Accounts .....	1,221,095.00
Expenditures not allowed as admitted assets .....	63,363.00
.....	<u>182,690.00</u>
Total .....	\$ <u>3,390,940.00</u>
BALANCE CARRIED TO SURPLUS ACCOUNT .....	\$ <u>(986,896.00)</u>



(ROCKY MOUNTAIN LIFE INSURANCE COMPANY - Continued)

SURPLUS ACCOUNT

Surplus, December 31, 1970:		
In shareholders fund .....	\$ 575,801.00	
In insurance and annuity funds .....	(790,559.00)	\$ (214,758.00)
Increases:		
Decrease of marketable securities valuation reserve .....		\$ 36,415.00
Advances to directors and officers charged to insurance and annuity funds, in prior years reallocated to shareholders funds .....		5,094.00
Decrease in actuarial reserves resulting from changes in coinsurance and reinsurance arrangements .....		53,007.00
Premium on sale of capital stock .....		900.00
Total Increase .....		\$ 95,416.00
Decreases:		
Balance carried from summary of operations .....	\$ 986,896.00	
Net capital loss on investments .....	8,593.00	
Provision for 1968, 1969, and 1970 premium tax payable .....	66,755.00	
Investments not allowed as admitted assets:		
Advances to associated companies .....	337,611.00	
Advances to directors and officers .....	36,500.00	
Increase in actuarial reserves due to changes in valuation bases .....	20,000.00	
Actuarial errors from previous year .....	20,000.00	
Total Decrease .....	\$ 1,476,655.00	
Net Increase .....		\$ (1,381,439.00)
Surplus, December 31, 1971:		
In shareholders fund .....	\$ 333,913.00	
In insurance and annuity funds .....	(1,826,109.00)	\$ (1,596,197.00)

ROCKY MOUNTAIN LIFE INSURANCE COMPANYNOTES TO FINANCIAL STATEMENTSDECEMBER 31, 1971

## 1. COMPANY OPERATIONS

The company was incorporated by Chapter 119 of the Statutes of Alberta 1965, assented to April 12, 1965. The company was licensed on January 1, 1966 and commenced business on that date. On May 30, 1972 the company's license to sell insurance was cancelled by the Government of the Province of Alberta under the provisions of The Alberta Insurance Act. Refer to Note 15(b).

## 2. VALUATION OF SECURITIES

Bonds and debentures have been disclosed on the statement of financial position at amortized cost. The marketable securities valuation reserve has been decreased to \$37,698.00 at December 31, 1971, a reduction of \$36,415.00 in 1971. This reserve, as required by The Alberta Insurance Act, recognizes the deficiency of the market value below amortized cost of all bonds and debentures other than those issued or guaranteed by the Federal Government or the provinces of Canada. Refer to Note 15(c) for disposition of investments in 1972.

## 3. WARRANTS

Warrants to purchase 10,000 common shares at \$20.00 each have been issued to certain individuals instrumental in the formation of the company. The warrants must be exercised prior to December 31, 1972 at which date the warrants will be void. To date, none of these warrants have been exercised.

## 4. OPTIONS

4,810 shares out of an original 5,000 shares are reserved for options granted or to be granted by the Board of Directors to employees, other than officers and directors, to purchase shares at \$20.00 each. The options must be exercised within five years from the date of granting. Any options not exercised within five years from that date shall be void. To December 31, 1971, 3,210 such options have been granted of which 190 options had been exercised.

## (ROCKY MOUNTAIN LIFE INSURANCE COMPANY - Continued)

A further 10,000 shares are reserved for sales incentive options to be granted to company sales personnel, to purchase shares at \$20.00 each. These options must be exercised within five years from the date of granting and any options not exercised within five years from that date shall be void. To December 31, 1971, 5,805 such options have been granted.

At the annual meeting of the shareholders held February 28, 1969 the shareholders authorized the reservation of an additional 17,000 shares for sales incentive options and an additional 2,000 shares for options to employees other than sales personnel. These options are exercisable at 85% of the market value of the shares at the date the options are granted. To date, no options in respect of these shares have been granted.

## 5. SHARE CAPITAL

During the year ended December 31, 1971, 90 shares were issued for cash, as a result of employees' options being exercised.

## 6. ADVANCES TO ASSOCIATED COMPANIES

Advances to associated companies at December 31, 1971 and December 31, 1970 consisted of the following:

	1971	1970
Romoco Holdings Ltd. ....	\$269,808.00	\$172,058.00
Romoco International Associates Ltd. ....	21,866.00	--
R.M.L. Management Ltd. ....	42,895.00	31,188.00
Rocky Mountain General Insurance Company ....	3,243.00	--
Professional Life Insurance Company ....	--	2,830.00
	<u>\$337,812.00</u>	<u>\$206,076.00</u>

Romoco Holdings Ltd., and Romoco International Associates Ltd. are companies incorporated under the Alberta Companies Act formed to assist in the original financing of various activities. Romoco Holdings Ltd. and Romoco International Associates Ltd. were principally engaged in the formation and development of various insurance companies. The costs incurred in these activities were financed primarily by means of non-interest bearing notes, bank and other demand loans, and by advances from Rocky Mountain Life Insurance Company. The nature of the assets of Romoco Holdings Ltd. was such that it was not possible for that Company to convert its assets into cash and thus enable Romoco Holdings Ltd. to repay its indebtedness to Rocky Mountain Life Insurance Company. Any recovery of these advances was thus dependent on the successful financing and operation of the various insurance companies to which Romoco Holdings Ltd. had advanced monies.

Rocky Mountain General Insurance Company was incorporated in 1970 by Private Act of the Legislature of the Province of Alberta known as Chapter 121 of the 1970 Session which was assented to on the 15th day of April 1970. The company was formed to market general insurance in the fields of automobile, home and personal fire insurance. The company did not obtain the minimum capitalization required under The Alberta Insurance Act and has not been granted a licence to sell insurance. The company has retained its charter but is presently dormant with no appreciable assets.

The activities of R.M.L. Management Ltd. are more fully described in Note 7.

The advances to the above associated companies exceed the amount stipulated in Section 94(5)(c) of The Alberta Insurance Act which provides that not more than 7% of the total assets of a life insurance company may consist of investments not otherwise authorized by the Act. In addition, the advances to R.M.L. Management Ltd. are in contravention of the provisions of Section 94(10) of The Alberta Insurance Act.

On October 29, 1971, under the provisions of Section 21 of The Alberta Insurance Act, the Acting Superintendent of Insurance requested the company to realize on these advances within 60 days of receiving the request. Except for certain payments with respect to advances to R.M.L. Management Ltd., no realization has been received on these advances to date. In consequence the aggregate advances at December 31, 1971 amounting to \$337,812.00 have been reflected in the financial statements as non-admitted assets and have been charged against surplus (shareholders' funds) (Note 10(a)). Because of the financial difficulties experienced by Romoco International Associates Ltd. as more fully described in Note 15(a) and the consequent effect on the financial position of other associated companies, the recovery of these advances is considered to be doubtful.

## 7. R.M.L. MANAGEMENT LTD.

(a) It was a policy of Rocky Mountain Life Insurance Company not to be involved extensively in the financing of agents. Financing, if required, was provided to the agents by R.M.L. Management Ltd., a company incorporated under the Alberta Companies Act.

(b) During 1968, the company sold furniture, equipment and leasehold improvements to R.M.L. Management Ltd. at the cost of \$29,200.00. The cost of these items was, at the end of 1968, \$29,200.00, had been acquired in prior years and, as required by the regulations referred to in Note 10, were written off to operations in the year of acquisition. In consequence, their sale was reported as a credit to insurance and annuity funds.

Effective January 1, 1969, Rocky Mountain Life Insurance Company entered into an agreement with R.M.L. Management Ltd. whereby the latter company agreed to provide all the furniture, equipment and leasehold improvements required. For 1971 these rentals totalled \$60,056.00 (1970 - \$58,018.00). Effective January 1, 1972 a new one year lease agreement was signed with R.M.L. Management Ltd. for the furniture, equipment and leasehold improvements provided under the prior agreement.

(ROCKY MOUNTAIN LIFE INSURANCE COMPANY - Continued)

#### 8. COINSURANCE AND REINSURANCE ARRANGEMENTS

(a) During 1971, the company entered into coinsurance arrangements with a reinsurance company covering certain policies in force, effective December 31, 1971. The company received a special allowance from the reinsurance company which bears interest at 10% per annum until such time as the special allowance account has been eliminated. Rocky Mountain Life Insurance Company has the right to recapture the business coinsured under this agreement, commencing January 1, 1972, by repayment of the special allowance plus accrued interest.

(b) In 1970 the company entered into an agreement with a reinsurance company whereby Rocky Mountain Life Insurance Company reinsured its net mortality risk for certain policies in force, effective December 31, 1970. The company received a special allowance from the reinsurance company which was to be reduced over a period of approximately four years by payments to be made by the company based on the number of units of these policies in force during the period. Interest at 10% per annum was payable to the reinsurance company on the outstanding balance at the end of the year until such time as the special allowance account had been eliminated.

Effective December 31, 1971, Rocky Mountain Life Insurance Company recaptured 50% of the business reinsured under this agreement by repaying approximately half of the balance in the special allowance account. As part of the terms for the recapture, Rocky Mountain Life agreed to forego the right to recapture the remainder of the business still reinsured under this agreement.

Under the terms of an arrangement dated May 31, 1972 between the Government of the Province of Alberta and certain major creditors, more fully described in Note 15(b), the balance of the special allowance account was assigned to the Government.

(c) Effective December 31, 1970 the company entered into an arrangement with R.M.L. Management Ltd. whereby Rocky Mountain Life Insurance Company sold its residual interest in certain of the company's policies referred to in (b) above, net of the aforementioned reinsurance agreement. The company had an option to repurchase any or all of the aforementioned residual interest on or before May 31, 1971, which date was subsequently extended to December 31, 1971, for a maximum consideration of \$400,000.00 plus a repurchase bonus. During 1971 the company made payments of \$150,000.00 with respect to this option.

In this connection, R.M.L. Management Ltd. financed the acquisition of the residual interest by means of a bank loan in the amount of \$400,000.00 which was subsequently reduced to \$250,000.00, secured by the assignment of the residual interest in these policies. Rocky Mountain Life Insurance Company guaranteed the repayment of this bank loan.

Subsequent to December 31, 1971 the bank called upon Rocky Mountain Life Insurance Company to honour its guarantee and in consequence the contingent liability of the company to the bank became an actual liability in 1972. See Note 15(b) for details concerning the arrangement entered into as at May 31, 1972 between the Government of the Province of Alberta and various major creditors of the company, including the bank.

(d) The effect of these transactions on the statements of operations for 1971 and 1970 is as follows:

	<u>1971</u>	<u>1970</u>
Item (a) - Net coinsurance allowance received	\$ 50,000.00	\$ --
Item (b) - Special reinsurance allowance received	--	174,000.00
- Release of actuarial reserves provided in prior years	--	45,000.00
- Cost of recapturing 50% of net mortality risk reinsured in 1970	(90,000.00)	--
Item (c) - Residual interest proceeds	--	400,000.00
- Payment made in 1971 with respect to residual interest sold in 1970	<u>(150,000.00)</u>	<u>--</u>
Amount credited (charged) to operations during the year	<u>\$ (190,000.00)</u>	<u>\$ 619,000.00</u>

These transactions result in credits to income in the year the arrangements are made since the proceeds primarily represent the recovery of costs previously incurred. Any future profits or losses on this business accrue to the reinsurer, or to the extent the recapture provisions are exercised by the company, the costs of recapture result in corresponding charges to income.

#### 9. PIONEER POLICY

Under the provisions of the Pioneer Policy, which was introduced by the company in 1968, all holders thereof are entitled to not less than 10% and not more than 25% of all amounts available for payment as dividends to the shareholders of the company. Such amounts were to be determined and apportioned annually by the directors of the company. No such apportionment has been made to date.

#### 10. REGULATIONS

The financial statements have been prepared in accordance with accounting practices prescribed or permitted by The Alberta Insurance Act and the responsible regulatory authorities. Such practices conform with generally accepted accounting principles for other business enterprises except for certain variations. The more significant of such variations are as follows:

## (ROCKY MOUNTAIN LIFE INSURANCE COMPANY - Continued)

a) Some items of expenditure that would normally appear as assets of a company are excluded from the statement of financial position. In 1971, expenditures not admitted as assets amounted to \$432,381.00 (1970 - net of recoveries \$25,346.00). As indicated in Note 6, certain of these non-admitted are considered to be doubtful of ultimate realization.

The accounting treatment of these expenditures in the 1971 and 1970 financial statements is as follows:

	<u>1971</u>	<u>1970</u>
<u>Charged to operations</u>		
Advances to agents and managers (net of recoveries) .....	\$ 63,364.00	\$ 25,346.00
<u>Charged to surplus (shareholders' funds)</u>		
Advances to directors and officers .....	31,405.00	--
Advances to associated companies (Note 6) .....	<u>337,812.00</u>	<u>--</u>
	369,217.00	--
	<u>\$ 432,381.00</u>	<u>\$ 25,346.00</u>

Advances to directors and officers are contrary to Section 94(10) of the Alberta Insurance Act which stipulates that a company shall not lend any of its funds to a director or officer of the company except on the security of the company's own policies. Of these advances \$17,717.00 were made to these individuals in their capacity as agents and regional managers. In 1970 there were advances of a similar nature totalling \$5,094.00 which had been charged to operations, but which for comparative purposes have now been reclassified as a charge to surplus (shareholders' funds). In 1972 additional advances of approximately \$15,000.00 were also made to directors and officers in contravention of Section 94(10).

(b) Certain expenses incurred at the time new policies are issued are charged against income as incurred rather than amortized against premium income as earned.

(c) Arrangements for coinsurance and residual interest proceeds are reflected in the statement of operations in the year in which the arrangements are made. Note 8 indicates the effect of these arrangements on 1971 and 1970 operating income.

## 11. RETROACTIVE ADJUSTMENTS

The statement of operations and the statement of surplus and deficit for the year ended December 31, 1970 have been restated to include an adjustment to premium taxes in the amount of \$66,756.00.

The company originally filed returns under the Insurance Corporations Tax Act for the years 1968 and 1969 on the basis that premium taxes were payable on the entire premium income for all Pioneer and Success policies. It was subsequently considered that to the extent the policyholder elected to allocate the specified portion of the premium to provide an annuity benefit, the proceeds of the premium would be deemed to be an annuity consideration and therefore not subject to premium taxes. Revised premium tax returns were then filed for 1968 and 1969 claiming a reduction of taxes previously reported in those years for \$42,933.00. Premium tax calculations for 1970 totalling \$23,823.00 were made on a similar basis.

In 1972 an opinion was obtained from the Department of the Attorney General which indicated that such premium taxes are to be considered as payable on the entire premium income for all Pioneer and Success policies, giving rise to the above retroactive adjustment of \$66,756.00. Premium taxes for 1971 have been calculated on this basis.

## 12. COMMITMENTS

Prior to December 31, 1971 the company had entered into certain lease agreements with respect to office space and equipment. It had also entered into an agreement with Romoco International Associates Ltd. whereby Romoco was to provide consulting services. Subsequent to May 30, 1972 the majority of these agreements were either cancelled or renegotiated by the provisional liquidator - see Note 15.

## 13. POLICY RESERVES

(a) The actuarial reserve for future benefits to policyholders at December 31, 1971 includes a decrease of previous year's actuarial reserves in the amount of \$13,007.00.

(b) Under the terms of certain life insurance policies, a portion of the liabilities thereunder and reserves thereon is allocated to either a guaranteed interest account or segregated funds.

(c) Details concerning those monies allocated to the segregated funds referred to in Note 13(b) are as follows:



(ROCKY MOUNTAIN LIFE INSURANCE COMPANY - Continued)

R. M. L. EQUITY FUND  
STATEMENT OF FINANCIAL POSITION  
AS AT DECEMBER 31, 1971

<u>ASSETS</u>		<u>1971</u>	<u>1970</u>
<u>INVESTMENT AT MARKET VALUE</u>			
Preferred stocks (cost 1971 - \$120,869.00; 1970 - \$4,029.00) ...	\$	126,478.00	\$ 2,569.00
Common stocks (cost 1971 - \$676,287.00; 1970 - \$97,097.00) .....		670,669.00	85,855.00
Corporate bonds (cost 1971 - \$406,225.00; 1970 - \$20,000.00) ...		406,552.00	19,550.00
	\$	1,203,699.00	\$ 107,974.00
<u>OTHER ASSETS</u>			
Cash .....	\$	16,901.00	\$ (4,321.00)
Term deposits .....		443,334.00	517,875.00
Short term investments .....		225,000.00	525,000.00
Accrued interest .....		1,763.00	1,351.00
Due from General Fund .....		163,507.00	15,434.00
Due to Brokers and Accrued Liabilities .....		(209,971.00)	--
	\$	648,554.00	\$ 1,066,339.00
<u>EQUITY</u>			
<u>ACCUMULATION UNITS OUTSTANDING</u>			
346,546 units (1970 - 235,362 units) .....		1,250,353.00	1,174,313.00

R. M. L. EQUITY FUND  
STATEMENT OF INCOME  
FOR THE YEAR ENDED DECEMBER 31, 1971

	<u>1971</u>	<u>1970</u>
<u>INCOME</u>		
Interest .....	\$ 61,426.00	\$ 40,593.00
Dividends .....	11,332.00	3,662.00
Gain on sale of investments .....	20,871.00	3,121.00
	\$ 93,525.00	\$ 47,346.00
<u>EXPENSES</u>		
Management fees .....	\$ 15,107.00	\$ 6,246.00
Investment Counselling fees .....	7,196.00	1,858.00
Bank charges and other .....	1,009.00	186.00
Loss on sale of investments .....	38,884.00	--
	\$ 62,196.00	\$ 8,290.00
NET INCOME FOR THE YEAR .....	\$ 31,329.00	\$ 39,056.00

## (ROCKY MOUNTAIN LIFE INSURANCE COMPANY - Continued)

R. M. L. EQUITY FUNDSTATEMENT OF CONTRIBUTIONSFOR THE YEAR ENDED DECEMBER 31, 1971

	<u>1971</u>	<u>1970</u>
Balance at beginning of year .....	\$ 1,174,313.00	\$ 221,705.00
Add: Contributions received during the year .....	984,908.00	1,089,034.00
Net income for the year .....	31,329.00	39,056.00
Decrease in unrealized excess of cost over market value of investments since January 1, 1971 .....	<u>13,249.00</u>	<u>--</u>
	\$ 2,203,799.00	\$ 1,349,795.00
Deduct: Contributions redeemed during the year .....	351,546.00	163,870.00
Increase in unrealized excess of cost over market value of investments .....	<u>--</u>	<u>11,612.00</u>
	\$ 351,546.00	\$ 175,482.00
Balance at end of year .....	<u>\$ 1,852,253.00</u>	<u>\$ 1,174,313.00</u>

BUILD-I-VEST SEGREGATED FUNDSTATEMENT OF FINANCIAL POSITIONAS AT DECEMBER 31, 1971ASSETSINVESTMENTS:

Advance to Rocky Mountain Plaza Ltd. (see below) ..... \$ 226,000.00

OTHER ASSETS

Cash .....	\$ 5,504.00	
Secured interest .....	<u>274.00</u>	<u>6,378.00</u>
		\$ 232,378.00

LIABILITIES

DUE TO GENERAL FUND ..... \$ 86,505.00

EQUITYACCUMULATION UNITS OUTSTANDING

14,873 units .....		<u>145,873.00</u>
		\$ 232,378.00

NOTE: Rocky Mountain Plaza Ltd. was incorporated under the laws of the Province of Alberta on January 11, 1971. On December 15, 1971 control of Rocky Mountain Plaza Ltd. was assumed by Batoni-Bowlen Enterprises Ltd. At the present time the advances by the Build-i-Vest Segregated Fund to Rocky Mountain Plaza Ltd. are evidenced by agreements between Batoni-Bowlen Enterprises Ltd. and Rocky Mountain Life Insurance Company and between Batoni-Bowlen Enterprises Ltd. and Rocky Mountain Plaza Ltd. By the terms of these agreements, the advances are to be formalized by the issuance of trustee secured debentures as required by Section 94(2)(h) of The Alberta Insurance Act. To date no formal documents have been executed in this regard. During 1972 additional advances of \$16,900.00 have been made by the Build-i-Vest Segregated Fund to Rocky Mountain Plaza Ltd.

(ROCKY MOUNTAIN LIFE INSURANCE COMPANY - Continued)

BUILD-I-VEST SEGREGATED FUNDSTATEMENT OF INCOMEFOR FOUR MONTHS ENDED DECEMBER 31, 1971INCOME

Interest .....	\$	275.00
Gain on sale of investments .....		<u>463.00</u>
	\$	738.00

EXPENSES

Management fees .....		150.00
Bank charges .....		<u>13.00</u>
	\$	163.00

NET INCOME FOR THE PERIOD .....	\$	<u><u>575.00</u></u>
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BUILD-I-VEST SEGREGATED FUNDSTATEMENT OF CONTRIBUTIONSFOR THE FOUR MONTHS ENDED DECEMBER 31, 1971

Contributions received during the period .....	\$	146,432.00
Net income for the period .....		<u>575.00</u>
	\$	147,007.00
Deduct: Contributions redeemed during the period .....	\$	1,047.00
Unrealized excess of cost over market value of investments at December 31, 1971 .....		<u>87.00</u>
		1,134.00
Balance at end of period .....	\$	<u><u>145,873.00</u></u>

## 14. DIVIDENDS TO POLICYHOLDERS

In prior years the company followed the policy of recording dividends to policyholders only when such dividends were declared and paid. Under the terms of the agreement between the Government of Alberta and certain major creditors, referred to in Note 15(b), the Government has undertaken to use its best efforts to ensure that a dividend policy is established by the company in order to conserve the participating business of the company. For the year ended December 31, 1971 dividends have been accrued to the extent that such dividends are to be paid in 1972 relating to 1971 business.

## 15. SUBSEQUENT EVENTS

(a) As indicated in the financial statements for the year ended December 31, 1970 the financial position of the company required additional capital contributions to be obtained during 1971 in order to ensure that the assets of the company would be sufficient to meet its obligations and policy reserves. In order to obtain these additional capital contributions Romoco International Associates Ltd., an associated company, issued a prospectus in 1971 whereby 650,000 common shares of Romoco were to be issued for a net consideration of \$2,310,000.00. Of this consideration, \$1,500,000.00 was to have been used for the purpose of acquiring common shares from the treasury of Rocky Mountain Life Insurance Company. The necessary minimum subscription of \$1,000,000.00 was not obtained by Romoco International Associates Ltd. during the term of the prospectus and in consequence no treasury shares of Rocky Mountain Life Insurance Company with respect to the Romoco prospectus were issued.

Subsequent to December 31, 1971 the company continued to incur substantial losses on operations.

## (ROCKY MOUNTAIN LIFE INSURANCE COMPANY - Continued)

(b) Effective May 30, 1972 the Government of the Province of Alberta under the provisions of The Alberta Insurance Act, cancelled the licence of the company to sell insurance and appointed a provisional liquidator. As of May 31, 1972 the Government of the Province of Alberta entered into an arrangement with certain major creditors of the company whereby the Government guaranteed to each of the other parties that the contractual obligations of the company to the policyholders would be met and the major creditors agreed to reduce their claims against Rocky Mountain Life Insurance Company in amounts totalling \$310,000.00 and to assign these balances to the Government.

(c) During September 1972 the provisional liquidator disposed of securities with an amortized value of \$324,360.00 for a consideration of \$265,210.00 resulting in a realized loss on disposition of \$59,150.00. These securities for the most part were represented by bonds and debentures issued or guaranteed by the Federal Government or the provinces of Canada and to this extent the realized loss was not offset by any portion of the marketable securities valuation reserve referred to in Note 2.



TABLE XV

## WESTERN UNION INSURANCE COMPANY

## HEAD OFFICE - CALGARY, ALBERTA

Incorporated - 1940  
 Commenced business in Alberta - 1940  
 Licensed in the Provinces of Alberta, British Columbia and Saskatchewan

## OFFICERS

Frank R. Freeze	President and General Manager
Robert D. Freeze	Vice-President
David J. Freeze	Managing Director, Secretary-Treasurer

## DIRECTORS

Frank R. Freeze	- Calgary, Alberta	Dr. Howard F. Freeze	- Calgary, Alberta
Robert D. Freeze	- Vancouver, B. C.	Clara M. Freeze	- Calgary, Alberta
David J. Freeze	- Calgary, Alberta	Delmar A. Westfall	- Calgary, Alberta

## AUDITORS

Peat, Marwick, Mitchell & Co., Chartered Accountants - Calgary, Alberta

## DEPOSIT

Reciprocal deposit of \$200,000.00 held by the  
 Government of the Province of Alberta, naming  
 British Columbia and Saskatchewan as reciprocal.

CAPITAL STOCK

	No. of Shares	COMMON Par Value	Amount
Authorized .....	5,000	\$100.00	\$ 500,000.00
Subscribed .....	5,000	\$100.00	\$ 500,000.00
Paid in Cash (or Stock Dividend) 5,000 Shares - 20% .....			\$ 100,000.00

CONTRIBUTIONS TO SURPLUS

Premium on Capital Stock .....	\$ 4,000.00
Other Contributions to Surplus .....	nil
Total .....	\$ 4,000.00

STATEMENTS OF EXTRA-PROVINCIAL COMPANIES  
INCLUDING SOCIETIES AND RECIPROCAL EXCHANGE

TABLE XVI

ABBEY LIFE INSURANCE COMPANY OF CANADA

HEAD OFFICE - HAMILTON, ONTARIO

Incorporated - 1963  
Name changed from Income Life Insurance  
Company of Canada - 1967  
Commenced business in Alberta - 1964  
Licensed in the Provinces of Ontario, British Columbia,  
Alberta, Saskatchewan, New Brunswick,  
and Quebec.

OFFICERS

John H. Kostmayer	Chairman of the Board
Norman G. James	President
Hugh D. Haney	Secretary
Leslie W. Haworth	Treasurer
Paul A. Finkel	Actuary and Vice President

DIRECTORS

Howard T. Cohn	Percy W. Hankinson
Paul A. Finkel	James G. Haxton
James C. Firth	Norman G. James
Lord Carnock	John H. Kostmayer
David Goldberg	Peter R. Oliver

AUDITORS

Ernst & Ernst

DEPOSIT

Reciprocal deposit of \$500,000.00 held by the Government  
of the Province of Ontario pursuant to uniform reciprocal  
deposit legislation as security for contracts in Ontario,  
British Columbia, Alberta, Saskatchewan and New Brunswick.

CAPITAL STOCK

Capital stock authorized: No. of shares 2,000,000 Par value \$2.00 Amount \$4,000,000.00  
(Par value reduced from \$5.00 to \$2.00 S. L. P., 12 June, 1968)

	No. of Shares	Amount Subscribed	Amount Paid in Cash
At end of year .....	625,000	\$1,250,000.00	\$1,250,000.00

PREMIUM ON CAPITAL STOCK

Total amount paid at beginning of year .....	\$4,138,059.00
Amount received during year .....	-
Total amount paid at end of year .....	\$4,138,059.00

(ABBEY LIFE INSURANCE COMPANY OF CANADA - Continued)

BALANCE SHEET (DECEMBER 31, 1971)ASSETS

Bonds owned by the company .....	\$3,310,709.00
Stock owned by the company .....	1,247,666.00
Mortgage loans on real estate .....	132,807.00
Policy loans .....	102,157.00
Deposits with trust companies for investment Massey Ferguson Finance Co. of Canada Ltd. Note at 4.625%, due January 28, 1972 .....	100,000.00
Cash .....	48,217.00
Investment income, due and accrued .....	66,918.00
Outstanding life insurance premiums and annuity considerations .....	4,510.00
Accident and sickness premiums due and unpaid effective after September 30th of current year .....	(225.00)
Due from affiliated companies .....	2,165.00
Employee demand loan .....	5,000.00
Amount due from Abbey Compound Fund .....	1,887.00
Segregated Funds .....	1,856,382.00
Total Assets .....	\$6,678,193.00

LIABILITIES, CAPITAL AND SURPLUS

Actuarial reserve for life insurance and annuity contracts in Force .....	\$2,243,119.00
Aggregate reserve for accident and sickness insurance .....	9,268.00
Outstanding claims under insurance and annuity contracts, including provision for unreported claims .....	100,219.00
Amounts on deposit with the company, pertaining to insurance and annuity contracts and including interest accumulations .....	106,127.00
Insurance premiums and annuity considerations received in advance .....	7,499.00
Provision for dividends to policyholders payable in the following year .....	33,200.00
Taxes, licences, and fees, due and accrued .....	4,957.00
Commissions on insurance premiums and annuity considerations, due and accrued: Life and annuity \$20,771.00; Accident and sickness Nil .....	20,771.00
General and investment expenses, due and accrued .....	26,003.00
Amounts received but not yet allocated .....	9,194.00
Segregated funds .....	1,856,382.00
Miscellaneous liabilities:	
Salary deduction clearing accounts .....	2,321.00
Due to Affiliated company .....	2,332.00
Employees pension and insurance funds - Directors Pension Liability .....	26,917.00
Special reserves or funds, not included above:	
Group Catastrophe Reserve .....	6,811.00
Investment Reserve .....	32,047.00
Total Liabilities .....	\$4,487,167.00
Capital stock paid .....	1,250,000.00
Surplus in shareholders fund .....	5,247,687.00
Surplus in insurance and annuity funds .....	(4,106,661.00)
	\$6,678,193.00

(ABBEEY LIFE INSURANCE COMPANY OF CANADA - Continued)

SUMMARY OF OPERATIONS

Premiums and annuity considerations:		
Life insurance and annuities .....	\$ 1,576,904.00	
Accident and sickness insurance .....	32,702.00	\$ 1,609,206.00
Considerations for settlement annuities .....	-	
Net investment income - Company Funds .....	278,974.00	
Segregated Funds: A.N.A.F. \$14,115.00; A.C.F. \$2,903.00 .....	17,018.00	
Unrealized capital gains - Abbey North American Fund .....	120,647.00	
- Abbey Compound Fund .....	2,928.00	
Realized Capital gains - Abbey North American Fund .....	(24,657.00)	
- Abbey Compound Fund .....	3,774.00	
Management Fee charged to Segregated Funds .....	18,702.00	
Total Income .....		\$ 2,026,592.00
Claims incurred under insurance and annuity contracts, other than under settlement annuities:		
Life insurance and annuities .....	\$ 168,943.00	
Accident and sickness insurance .....	17,709.00	\$ 186,652.00
Payments under settlements annuities .....	1,200.00	
Normal increase in actuarial reserve .....	379,917.00	
Normal increase in Segregated Funds .....	902,020.00	
Increase in aggregate reserve for accident and sickness insurance .....	(6,497.00)	
Reinsurers portion of normal increase in Segregated Funds .....	(282,281.00)	
Increase in employees pension and insurance funds .....	4,372.00	
Interest credited to amounts on deposit with the company .....	5,915.00	
Interest on claims .....	968.00	
Taxes, licences and fees, excluding investment taxes .....	39,904.00	
Commissions on insurance premiums and annuity considerations .....	164,490.00	
General expenses .....	772,539.00	
Withdrawals from Segregated Funds (Net of redemption fees of \$69,992.00) .....	75,410.00	
Dividends to policyholders .....	28,045.00	
Total .....		\$ 2,272,654.00
Balance carried to surplus account .....		\$ (246,062.00)

SURPLUS ACCOUNT

Surplus, December 31, 1970:		
in shareholders fund .....	\$ 4,700,040.00	
In insurance and annuity funds .....	(3,399,196.00)	\$ 1,300,844.00
Increases:		
Net capital gain on investments .....	\$ 102,623.00	
Withdrawal of Surplus in Segregated Fund .....	9,121.00	
Total increase .....		\$ 111,744.00
Decreases:		
Balance carried from summary of operations .....	\$ 246,062.00	
Increase in Investment Reserve .....	15,896.00	
Increase in Group Catastrophe Reserve .....	1,866.00	
Increase in amount due from Non Licenced Reinsurer .....	7,738.00	
Total decrease before dividends to shareholders .....		\$ 271,562.00
Net increase before dividends to shareholders .....		\$ (159,818.00)
Dividends to shareholders .....		-
Net increase .....		\$ (159,818.00)
Surplus, December 31, 1971:		
in shareholders fund .....	\$ 5,247,687.00	
In insurance and annuity funds .....	(4,106,661.00)	\$ 1,141,026.00



TABLE XVII

## ABSTAINERS' INSURANCE COMPANY

HEAD OFFICE- SIMCOE, ONTARIO

Incorporated - 1955  
 Commenced business in Alberta - 1962  
 Licensed in the Provinces of Ontario, Manitoba, and Alberta

## OFFICERS

Dr. R. B. Hare	Chairman of the Board
S. R. Bernardo	President
R. G. Groom, Q.C.	Vice President
J. D. McNie	Vice President
S. M. Fletcher, C.L.U.	Treasurer
R. S. Mills, Q.C.	Secretary
C. A. Blair	Managing Director

## DIRECTORS

C. A. Blair - Simcoe, Ontario	P. L. Wilson - Brantford, Ontario
S. R. Bernardo - Brantford, Ontario	J. G. Webb - Delhi, Ontario
Dr. R. B. Hare - Simcoe, Ontario	J. H. Disher - Brantford, Ontario
R. G. Groom, Q.C. - Tillsonburg, Ontario	R. S. Mills, Q.C. - Toronto, Ontario
J. D. McNie - Hamilton, Ontario	A. M. Waters - Brantford, Ontario
S. M. Fletcher - Hamilton, Ontario	

## AUDITORS

Waters, Savage, Horne &amp; Ronson

## DEPOSIT

Reciprocal deposit of \$505,000.00 held by the Government of the Province of Ontario pursuant to uniform reciprocal deposit legislation as security for contracts in Ontario, Manitoba and Alberta.

## CAPITAL STOCK

	COMMON			PREFERRED			
	No.	Par Value	Amount	No.	Par Value	Amount	Total
Authorized	300,000	<u>\$1.00</u>	<u>\$300,000.00</u>	2,000	<u>\$100.00</u>	<u>\$200,000.00</u>	<u>\$500,000.00</u>
Subscribed	126,614	<u>\$1.00</u>	<u>\$126,614.00</u>	2,000	<u>\$100.00</u>	<u>\$200,000.00</u>	<u>\$326,614.00</u>
Paid in Cash (or Stock Dividend)			<u>\$126,614.00</u>			<u>\$200,000.00</u>	<u>\$326,614.00</u>

## CONTRIBUTIONS TO SURPLUS

Premiums on Capital Stock .....	<u>\$457,104.00</u>
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(ABSTAINERS' INSURANCE COMPANY - Continued)

COMPARATIVE BALANCE SHEET

	Current Year 1971	Prior Year 1970
<u>ASSETS</u>		
Investments:		
Bonds .....	\$ 2,677,898.00	\$ 2,890,754.00
Stocks .....	1,454,352.00	1,278,735.00
Summary of investments (Sub-total) .....	\$ 4,132,850.00	\$ 4,169,489.00
Cash .....	118,520.00	107,615.00
Investment income due or accrued .....	52,713.00	46,041.00
Amounts due from agents and brokers .....	11,742.00	35,508.00
Amounts owing reinsurers .....	2,528.00	5,511.00
Other assets .....	366,709.00	352,509.00
Gross Assets .....	\$ 4,665,062.00	\$ 4,716,673.00
Deduct: Assets not admitted .....	16,938.00	113,891.00
Total Assets admitted .....	\$ 4,668,124.00	\$ 4,602,782.00
<u>LIABILITIES</u>		
Unearned premiums extended at 85% .....	\$ 1,117,404.00	\$ 1,140,269.00
Provision for unpaid claims and adjustment expenses .....	1,743,566.00	1,911,350.00
Bank overdraft and loans .....	-	32,608.00
Agents' and brokers credit balances .....	53,596.00	46,736.00
Amounts owing to reinsurers .....	31,020.00	69,159.00
Expenses due and accrued .....	49,767.00	56,137.00
Provision for income tax .....	-	-
Other liabilities - Trust Funds for Reinsurance .....	360,600.00	345,370.00
Total Liabilities .....	\$ 3,355,953.00	\$ 3,601,629.00
Capital and surplus:		
Capital stock - paid .....	326,614.00	326,614.00
Surplus - Contributed .....	457,104.00	457,104.00
- Retained earnings .....	528,453.00	517,435.00
Total liabilities, capital and surplus .....	\$ 4,668,124.00	\$ 4,602,782.00

STATEMENT OF RETAINED EARNINGS, CAPITAL AND SURPLUS

	Decreases	Increases
Net profit or loss .....	\$	\$
Changes in unadmitted ledger assets .....	16,938.00	255,719.00
Dividends declared .....	41,654.00	113,891.00
Totals .....	\$ 58,592.00	\$ 369,610.00
Net Income .....	\$ 311,018.00	
Earned surplus at beginning of year .....	217,435.00	
Earned surplus at end of year .....	\$ 528,453.00	
	Capital	Contributed Surplus
Balance at beginning of the year .....	\$ 326,614.00	\$ 457,104.00
Paid in during the year .....	NONE	NONE
Balance at the end of the year .....	326,614.00	457,104.00

(ABSTAINERS' INSURANCE COMPANY - Continued)

COMPARATIVE STATEMENT OF PROFIT AND LOSS

	<u>Current Year</u>	<u>Prior Year</u>
Net premiums written .....	\$ 2,870,403.00	\$ 2,987,171.00
Unearned premium and additional policy reserve adjustment .....	<u>22,865.00</u>	<u>42,554.00</u>
Net premiums earned .....	\$ 2,893,268.00	\$ 2,944,617.00
Net losses incurred including adjusting expenses .....	<u>1,969,857.00</u>	<u>2,587,093.00</u>
Sub-Total .....	\$ 923,411.00	\$ 357,524.00
Commission and allowances .....	<u>472,546.00</u>	<u>469,634.00</u>
General expenses .....	<u>448,149.00</u>	<u>466,156.00</u>
Underwriting profit or (loss) .....	\$ 2,716.00	\$ (578,266.00)
Investment income .....	<u>54,501.00</u>	<u>231,740.00</u>
Net profit or (loss) before income taxes ...	\$ 257,217.00	\$ (346,526.00)
Income taxes - 15% withholding tax in investment income not receivable due to loss .....	<u>1,498.00</u>	<u>1,632.00</u>
Net profit or (loss) .....	<u>\$ 255,719.00</u>	<u>\$ (348,158.00)</u>

EXHIBIT OF PREMIUMS IN FORCE IN CANADA

	<u>Gross Premiums in Force</u>	<u>Reinsurance Premiums in Force</u>	<u>Net Premiums in Force</u>
Property .....	\$ 347,437.00	\$ 29,808.00	\$ 317,629.00
Automobile - Liability .....	1,305,951.00	NONE	1,305,951.00
Automobile - Personal accident .....	135,278.00	NONE	135,278.00
Automobile - Other .....	833,466.00	NONE	833,466.00
Liability .....	<u>30,936.00</u>	<u>12.00</u>	<u>30,924.00</u>
Totals .....	<u>\$ 2,653,068.00</u>	<u>\$ 29,820.00</u>	<u>\$ 2,623,248.00</u>

TABLE XVIII

COMMERCE AND INDUSTRY INSURANCE COMPANY  
OF CANADA

HEAD OFFICE - TORONTO, ONTARIO

Incorporated - 1966  
Commenced business in Alberta - 1966  
(Succeeded Canadian Reciprocal Insurers effective January 1, 1966)  
Licensed in the Provinces of New Brunswick, Quebec, Ontario,  
Manitoba, Alberta and British Columbia.

OFFICERS

M. R. Greenberg	Chairman
J. C. Morrison	President
J. R. Cox	Vice President
M. Debrovner	Vice President
M. C. Stevens	Vice President
A. K. Hatfield	Vice President - Comptroller
A. F. Redmond	Vice President - Treasurer
P. E. Heath	Secretary
J. A. Hubbarde	Assistant Vice President
E. H. Gabis	Assistant Secretary
J. G. Reddy	Assistant Comptroller

DIRECTORS

J. R. Cox	- Livingston, New Jersey, U. S. A.
J. N. Dickinson, Jr.	- Norwalk, Connecticut, U. S. A.
J. R. Greenberg	- New York, New York, U. S. A.
J. C. Morrison	- White Plains, New York, U. S. A.
T. A. Newell	- Ridgewood, New York, U. S. A.

AUDITORS

Peat Marwick Mitchell & Co., Toronto, Ontario

DEPOSIT

Reciprocal deposit of \$250,000.00 held by the  
Government of the Province of Ontario pursuant  
to uniform reciprocal deposit legislation as  
security for contracts in New Brunswick, Ontario,  
Manitoba, Alberta, and British Columbia.

CAPITAL STOCK

	No.	Common Par Value	Amount
Authorized .....	10,000	\$100	\$1,000,000.00
Subscribed and paid in cash .....	3,545	100	354,500.00

CONTRIBUTION TO SURPLUS

Premium on Capital Stock .....	\$ 378,498.00
Other Contributions to Surplus .....	687.00
	<u>\$ 379,185.00</u>



(COMMERCE AND INDUSTRY INSURANCE COMPANY OF CANADA - Continued)

COMPARATIVE BALANCE SHEET

	Current Year	Prior Year
<u>ASSETS</u>		
Investment:		
Short term deposits and money market securities .....	\$ 85,000.00	\$ 240,000.00
Bonds - Market value \$1,189,575.00 .....	1,221,020.00	780,791.00
Summary of investments (Sub-Total) .....	\$ 1,306,020.00	\$ 1,020,791.00
Cash .....	63,793.00	8,394.00
Investment income due and accrued .....	9,815.00	8,202.00
Amounts due from agents and brokers .....	251,041.00	143,381.00
Amounts owing by reinsurers .....	77,134.00	262,528.00
Other assets .....	53,673.00	83,308.00
Gross assets .....	\$ 1,761,476.00	\$ 1,526,604.00
Deduct: Assets not admitted .....	33,573.00	9,733.00
Total assets admitted .....	\$ 1,727,903.00	\$ 1,516,871.00

LIABILITIES

Unearned premiums extended at 100% .....	\$ 1,321.00	\$ 8,780.00
Provision for unpaid claims and adjustment expenses .....	12,245.00	26,229.00
Agents' and brokers' credit balances .....	-	2,147.00
Amounts owing to reinsurers .....	354,952.00	162,135.00
Deposits from reinsurers .....	321,888.00	241,355.00
Expenses due and accrued .....	9,028.00	5,374.00
Provision for income tax .....	-	55,015.00
Other liabilities .....	2,600.00	11,359.00
Total liabilities .....	\$ 702,034.00	\$ 512,394.00

RESERVES AND EQUITY

Reserves:		
General .....	\$ 44,875.00	\$ 44,875.00
Reinsurance ceded to unregistered companies .....	12,859.00	-
Capital and Surplus:		
Capital stock - paid .....	354,500.00	354,500.00
Surplus - Contributed .....	379,185.00	379,185.00
- Retained earnings .....	234,450.00	225,917.00
Total liabilities, capital and surplus .....	\$ 1,727,903.00	\$ 1,516,871.00

STATEMENT OF RETAINED EARNINGS, CAPITAL AND SURPLUS

	Decreases	Increases
Net profit or loss .....	-	\$ 45,232.00
Changes in unadmitted ledger assets .....	\$ 23,840.00	-
Changes in reserve for outstanding reinsurance ceded to unregistered companies .....	12,859.00	-
Totals .....	\$ 36,699.00	\$ 45,232.00
Net increase or (decrease) .....	\$ 8,533.00	
Earned surplus at beginning of year .....	225,917.00	
Earned surplus at end of year .....	\$ 234,450.00	
	Capital	Contributed Surplus
Balance at beginning of the year .....	\$ 354,500.00	\$ 379,185.00
Paid in during the year .....	-	-
Balance at the end of the year .....	\$ 354,500.00	\$ 379,185.00

## (COMMERCE AND INDUSTRY INSURANCE COMPANY OF CANADA - Continued)

COMPARATIVE STATEMENT OF PROFIT AND LOSS

	<u>Current Year</u>	<u>Prior Year</u>
Net premiums written .....	\$ 1,521.00	\$ 25,585.00
Unearned premium and additional policy reserve adjustment .....	7,459.00	54,311.00
Net premiums earned .....	\$ 8,980.00	\$ 80,504.00
Net losses incurred including adjusting expenses .....	82.00	14,418.00
Sub-Total .....	\$ 8,898.00	\$ 66,086.00
Commission and allowances .....	(24,128.00)	(43,116.00)
General expenses .....	31,039.00	31,179.00
Underwriting profit or (loss) .....	\$ 1,987.00	\$ 78,023.00
Investment income .....	66,123.00	61,846.00
Other income and expenditure .....	(478.00)	439.00
Net profit or (loss) before income taxes ...	\$ 67,632.00	\$ 140,308.00
Income taxes .....	22,400.00	64,000.00
Net profit or (loss) .....	\$ 45,232.00	\$ 76,308.00

EXHIBIT OF PREMIUMS IN FORCE IN CANADA

	<u>Gross Premiums in Force</u>	<u>Reinsurance Premiums in Force</u>	<u>Net Premiums in Force</u>
Property .....	\$ 405,240.00	\$ 396,586.00	\$ 8,654.00
Liability .....	119,040.00	118,918.00	122.00
Totals .....	\$ 524,280.00	\$ 515,504.00	\$ 8,776.00

TABLE XIX

## CONSTITUTION INSURANCE COMPANY OF CANADA

## HEAD OFFICE - TORONTO, ONTARIO

Incorporated - 1962  
 Commenced business in Alberta - 1969  
 Licensed in the Provinces of Ontario,  
 Prince Edward Island, New Brunswick,  
 Manitoba, Saskatchewan, and Alberta.

## OFFICERS

R. W. Steiner	President
T. Child	Executive Vice President and General Manager
W. Hitch	Vice President and Secretary-Treasurer
R. L. Bull	Vice President Marketing

## DIRECTORS

F. J. Hogan	- Omaha, Nebraska	G. R. Muchemore	- Omaha, Nebraska
R. W. Steiner	- Omaha, Nebraska	T. Child	- Toronto, Ontario
L. F. Hoebel	- Omaha, Nebraska	R. L. Ronson	- Willowdale, Ontario
F. A. Walton	- Toronto, Ontario	L. Schipper	- Toronto, Ontario
	E. Dubois	- Hamilton, Ontario	

## AUDITORS

Peat, Marwick, Mitchell & Co.

## DEPOSIT

Reciprocal deposit of \$544,000.00 held by the Government of the Province of Ontario pursuant to uniform reciprocal deposit legislation for contracts in Prince Edward Island, New Brunswick, Ontario, Manitoba, Saskatchewan and Alberta.

CAPITAL STOCK

	Common			Preferred			
	No.	Par Value	Amount	No.	Par Value	Amount	Total
Authorized	10,000	\$100	\$1,000,000.00	-	-	-	\$1,000,000.00
Subscribed	5,000	\$100	500,000.00	-	-	-	500,000.00
Paid in cash (or Stock Dividend)			\$ 500,000.00				\$ 500,000.00

CONTRIBUTIONS TO SURPLUS

Premium on Capital Stock .....	\$ -
Other Contributions to Surplus .....	-
Total .....	\$1,460,746.00

No additions during 1971

(CONSTITUTION INSURANCE COMPANY OF CANADA - Continued)

COMPARATIVE BALANCE SHEET

	Current Year	Prior Year
<u>ASSETS</u>		
Investments:		
Short term deposits and money market securities .....	\$ 50,000.00	\$ 100,000.00
Bonds - Market value \$5,405,920.00 .....	5,192,436.00	2,945,839.00
Loans .....	45,862.00	46,662.00
Secured loans .....	-	100,000.00
Summary of investments (Sub-Total) .....	\$ 5,288,298.00	\$ 3,192,501.00
Cash .....	80,817.00	247,268.00
Investment income due or accrued .....	107,572.00	67,237.00
Amounts due from agents and brokers .....	36,888.00	79,507.00
Amounts owing by reinsurers .....	3,435.00	23,759.00
Other assets .....	156,075.00	210,475.00
Gross assets .....	\$ 5,673,085.00	\$ 3,820,747.00
Deduct: Assets not admitted .....	49,168.00	85,857.00
Total assets admitted .....	\$ 5,623,917.00	\$ 3,734,890.00

LIABILITIES

Unearned premiums extended at 80% .....	\$ 1,622,217.00	\$ 978,802.00
Provision for unpaid claims and adjustment expenses .....	1,831,165.00	1,139,789.00
Agents' and brokers' credit balances .....	-	431.00
Amounts owing to reinsurers .....	10,208.00	3,611.00
Expenses due and accrued .....	36,073.00	43,637.00
Other liabilities .....	43,567.00	-
Total liabilities .....	\$ 3,543,230.00	\$ 2,166,470.00

RESERVES AND EQUITY

Capital and surplus:		
Capital stock - Paid .....	\$ 500,000.00	\$ 500,000.00
Surplus - Contributed .....	1,460,746.00	1,460,746.00
Retained Earnings .....	119,941.00	(392,126.00)
Total liabilities, capital and surplus .....	\$ 5,623,917.00	\$ 3,734,890.00

STATEMENT OF RETAINED EARNINGS, CAPITAL AND SURPLUS

	Decreases	Increases
Net profit or loss .....	\$ -	\$ 475,378.00
Changes in unadmitted ledger assets .....	-	36,689.00
Totals .....	\$ -	\$ 512,067.00
Net increase or (decrease) .....	\$ 512,067.00	
Earned surplus at beginning of year .....	(392,126.00)	
Earned surplus at end of year .....	\$ 119,941.00	
	Capital	Contributed Surplus
Balance at beginning of the year .....	\$ 500,000.00	\$ 1,460,746.00
Paid in during the year .....	-	-
Balance at end of the year .....	\$ 500,000.00	\$ 1,460,746.00

(CONSTITUTION INSURANCE COMPANY OF CANADA - Continued)

COMPARATIVE STATEMENT OF PROFIT AND LOSS

	Current Year	Prior Year
Net premiums written .....	\$ 5,008,604.00	\$ 2,580,452.00
Unearned premium and additional policy reserve adjustment .....	643,415.00	598,956.00
Net premiums earned .....	\$ 4,365,189.00	\$ 1,981,496.00
Net losses incurred including adjusting expenses .....	3,229,295.00	1,820,927.00
Sub-Total .....	\$ 1,135,894.00	\$ 160,569.00
Commission and allowances .....	125,956.00	18,791.00
General expenses .....	874,097.00	620,834.00
Underwriting profit or (loss) .....	\$ 135,841.00	\$ (479,056.00)
Investment income .....	332,477.00	204,067.00
Other income and expenditure .....	7,060.00	251,775.00
Net profit or (loss) before income taxes ...	\$ 475,378.00	\$ ( 23,214.00)
Income taxes .....	-	-
Net profit or (loss) .....	\$ 475,378.00	\$ ( 23,214.00)

EXHIBIT OF PREMIUMS IN FORCE IN CANADA

	Gross Premiums in Force	Reinsurance Premiums in Force	Net Premiums in Force
Property .....	\$ 171,289.00	\$ -	\$ 171,289.00
Automobile - Liability .....	2,273,170.00	-	2,273,170.00
Automobile - Personal accident .....	194,773.00	-	194,773.00
Automobile - Other .....	1,358,996.00	-	1,358,996.00
Surety .....	265.00	-	265.00
Liability .....	25,616.00	-	25,616.00
Accident and sickness .....	1,262.00	1,262.00	-
Totals .....	\$ 4,025,371.00	\$ 1,262.00	\$ 4,024,109.00



TABLE XX

## THE EMPIRE LIFE INSURANCE COMPANY

## HEAD OFFICE - KINGSTON, ONTARIO

Incorporated in 1923  
 Commenced Business in Alberta - 1951  
 Licensed in the Provinces of British Columbia, Alberta,  
 Saskatchewan, Manitoba, Ontario, Quebec, Prince Edward Island  
 and in Jamaica and Bermuda.

## OFFICERS

H. N. R. Jackman	Chairman
N. D. McDonald	President
E. W. Kaitting	Secretary
J. S. M. Wason	Vice President
W. H. Aitken	Actuary
R. Baltruweit	Vice President - Computer Services
G. D. De Re	Vice President - Marketing Services
W. H. Merriam	Vice President - Branch Development
R. E. Smart	Vice President - Group-
N. G. Burnside	Underwriting Officer
J. N. Chesebrough	Medical Officer

## DIRECTORS

H. N. R. Jackman - Toronto, Ontario	P. S. Gooderham - Toronto, Ontario
N. D. McDonald - Kingston, Ontario	H. N. Hanly - Toronto, Ontario
E. K. Cork - Toronto, Ontario	H. R. Jackman - Toronto, Ontario
R. M. MacIntosh - Toronto, Ontario	Arthur Pedoe - Toronto, Ontario
H. H. Blakenan - Kingston, Ontario	W. L. Knowlton - Toronto, Ontario
H. E. Langford - Toronto, Ontario	B. R. B. Magee - Toronto, Ontario

## AUDITORS

Thorne, Gunn, Helliwell & Christenson, Chartered Accountants, Toronto, Ontario

## DEPOSIT

Reciprocal deposit of \$510,000.00 held by the Government of the Province of Ontario pursuant to uniform reciprocal deposit legislation for contracts in British Columbia, Alberta, Saskatchewan, Manitoba, Ontario and Prince Edward Island.

CAPITAL STOCK

Capital stock authorized:	No. of shares	2,000,000	Par Value	\$1.00	Amount	\$2,000,000.00
Subscribed and paid in cash:	No. of shares	704,528	Par Value	\$1.00	Amount	\$ 704,528.00

(THE EMPIRE LIFE INSURANCE COMPANY - Continued)

BALANCE SHEET (DECEMBER 31, 1971)ASSETS

Bonds owned by the company .....	\$ 22,908,548.00
Stocks owned by the company .....	16,445,411.00
Mortgage loans on real estate .....	55,919,536.00
Real estate owned by the company not under agreement of sale, less encumbrances:	
Office premiums .....	600,017.00
Other .....	320,065.00
Policy loans .....	780,182.00
Deposits with trust companies for investment:	7,126,820.00
The Bank of Nova Scotia, Kingston, Ontario .....	200,000.00
The Bank of Bermuda Limited, Hamilton, Bermuda .....	29,670.00
Bermuda National Bank Limited, Hamilton, Bermuda .....	50,825.00
Cash .....	30,215.00
Investment income due and accrued .....	1,012,413.00
Outstanding life insurance premiums and annuity considerations .....	422,983.00
Accident and sickness premiums due and unpaid effective after September 30th	
of the current year .....	32,170.00
Amounts due from other companies on reinsured contracts for claims paid .....	1,109.00
Miscellaneous assets .....	795.00
Segregated funds .....	4,613,544.00
<b>Total Assets .....</b>	<b>\$ 109,574,751.00</b>

LIABILITIES, CAPITAL AND SURPLUS

Actuarial reserve for life insurance and annuity contracts in force .....	\$ 83,837,471.00
Aggregate reserve for accident and sickness insurance .....	2,300,374.00
Outstanding claims under insurance and annuity contracts,	
including provision for unreported claims .....	2,092,469.00
Outstanding payments under settlement annuities .....	-
Amounts on deposit with the company, pertaining to insurance and	
annuity contracts and including interest accumulations .....	2,915,956.00
Insurance premiums and annuity considerations received in advance,	
including \$208.00 accident and sickness premiums .....	4,236.00
Provision for dividends to policyholders payable in the following year .....	954,000.00
Provision for group experience refund .....	75,673.00
Provision for other accrued profits to policyholders for quinquennial dividends .....	1,886,300.00
Taxes, licences, and fees, due and accrued .....	203,253.00
Commissions on insurance premiums and annuity considerations, due and accrued:	
Life and annuity \$26,316.00; Accident and sickness \$Nil .....	26,316.00
General and investment expenses, due and accrued .....	112,853.00
Bank overdrafts .....	87,708.00
Amounts received but not yet allocated .....	272,965.00
Segregated funds .....	4,613,544.00
Mortgagor tax liability .....	321,610.00
Accrued interest on claims pending .....	50,639.00
Sundry accounts payable .....	5,040.00
Employees pension and insurance funds - Staff pension fund .....	2,087,652.00
Reserve for investments and contingencies .....	2,240,000.00
<b>Total liabilities .....</b>	<b>\$ 104,088,059.00</b>
Capital stock paid .....	704,528.00
Surplus in insurance and annuity funds .....	4,782,164.00
<b>Grand Total .....</b>	<b>\$ 109,574,751.00</b>

(THE EMPIRE LIFE INSURANCE COMPANY - Continued)

SUMMARY OF OPERATIONS - INCLUDING SEGREGATED FUNDS

Premiums and annuity considerations:		
Life insurance and annuities .....	\$ 16,692,533.00	
Accident and sickness insurance .....	<u>1,041,037.00</u>	\$ 17,733,570.00
Considerations for settlement annuities .....		57,652.00
Net investment income, including \$90,758.00 in segregated fund .....		<u>6,480,336.00</u>
Contributions to employees pension and insurance funds, including \$111,581.00 by employees .....		211,383.00
Net profit on sale of Segregated Fund investments .....		6,045.00
Unrealized appreciation on Segregated Fund assets .....		553,224.00
Miscellaneous Income .....		<u>1,281.00</u>
Total income .....		\$ 25,043,491.00
Claims incurred under insurance and annuity contracts, other than under settlement annuities:		
Life insurance and annuities .....	\$ 7,236,135.00	
Accident and sickness insurance .....	<u>614,727.00</u>	\$ 7,850,862.00
Payments under settlements annuities .....		103,819.00
Normal increase in actuarial reserve .....		<u>7,473,447.00</u>
Normal increase in Segregated Fund .....		1,377,030.00
Increase in aggregate reserve for accident and sickness insurance .....		980,161.00
Increase in employees pension and insurance funds .....		103,331.00
Interest credited to amounts on deposit with the company .....		163,629.00
Interest on bills .....		62,418.00
Taxes, licences and fees, excluding investment taxes .....		806,502.00
Commissions on insurance premiums and annuity considerations .....		1,515,953.00
Net investment income .....		3,834,603.00
Payments from employees pension and insurance funds .....		128,638.00
Dividends to policyholders .....		<u>1,081,489.00</u>
Group experience refund .....		<u>56,171.00</u>
		\$ 15,537,551.00
Balance carried to surplus account .....		<u><u>\$( 494,068.00)</u></u>

SURPLUS ACCOUNT

Surplus, December 31, 1970:		
In shareholders fund .....	\$ -	
In insurance and annuity funds .....	<u>5,499,979.00</u>	\$ 5,499,979.00
Increases:		
Net realization on sale of Jamaican Agency .....		<u>300,000.00</u>
		\$ 5,799,979.00
Decreases:		
Balance carried from summary of operations .....	\$ 494,068.00	
Net capital loss on investments .....	<u>1,977.00</u>	
Reserve for investments and contingencies .....	300,000.00	
Adjustment re sale of Jamaican Agency .....	<u>102,000.00</u>	<u>898,045.00</u>
Dividends to shareholders .....		<u>\$ 4,901,934.00</u>
		<u>119,770.00</u>
Surplus December 31, 1971:		
In shareholders fund .....	\$ -	
In insurance and annuity funds .....	<u>4,782,164.00</u>	\$ 4,782,164.00

TABLE XXI

## GERLING GLOBAL GENERAL INSURANCE COMPANY

## HEAD OFFICE - TORONTO, ONTARIO

Incorporated - 1955  
 Commenced business in Alberta - 1957  
 Licensed in the Provinces of New Brunswick, Quebec, Ontario  
 Manitoba, Saskatchewan, Alberta and British Columbia.

## OFFICERS

Dr. Hans Gerling	Chairman of the Board
N. E. Phipps, Q.C.	President
A. Brandin	Executive Vice-President
G. P. Lautenschlaeger	Vice-President, Manager and Secretary
R. R. Kern	Vice-President and Treasurer
A. Hassall	Vice-President
F. Kallrath	Vice-President
D. F. Cutbush	Assistant Vice-President
A. M. Bayne	Assistant Treasurer

## DIRECTORS

Dr. Hans Gerling	- Cologne, Germany	W. P. Gilbride	- Toronto, Ontario
Dr. Thomas Baer	- Zurich, Switzerland	Dr. G. P. Lautenschlaeger	- Toronto, Ontario
D. S. Beatty	- Toronto, Ontario	H. E. Lumsden	- Toronto, Ontario
A. Brandin	- North Tarrytown, New York	Dr. P. Mehlhorn	- Cologne, Germany
J. M. R. Corbet	- Toronto, Ontario	T. F. Moore	- Toronto, Ontario
R. W. Finlayson	- Toronto, Ontario	N. E. Phipps	- Toronto, Ontario
Louis P. Gelinas	- Montreal, Quebec	K. E. Scott	- Delray Beach, Florida

## AUDITORS

McDonald, Currie &amp; Company

## DEPOSIT

Reciprocal deposit of \$607,500.00 held by the Government of the  
 Province of Ontario pursuant to uniform reciprocal deposit legislation  
 as security for contracts in New Brunswick, Ontario, Manitoba,  
 Saskatchewan, Alberta and British Columbia.

## CAPITAL STOCK

	No.	Par Value	Amount	No.	Par Value	Amount	Total	
Authorized	30,000	26,000	\$100.00	\$2,600,000.00	4000	\$100.00	\$400,000.00	\$3,000,000.00
Subscribed	16,000	16,000	\$100.00	\$1,600,000.00	-	\$100.00	-	\$1,600,000.00
Paid in Cash (or Stock Dividend)			\$1,600,000.00			-		\$1,600,000.00

## CONTRIBUTIONS TO SURPLUS

Premium on Capital Stock .....	\$ 650,000.00
Other Contributions to Surplus .....	-
TOTAL .....	\$ 650,000.00

(GERLING GLOBAL GENERAL INSURANCE COMPANY - Continued)

COMPARATIVE BALANCE SHEET			
		Current Year	Prior Year
ASSETS			
Investments:			
Short term deposits and money market securities		\$ 298,876.00	\$ 810,000.00
Bonds - Market value \$4,000,175.00		4,162,964.00	2,919,037.00
Stocks		655,445.00	753,565.00
	Current	Prior	
Real estate	\$400,100.00	\$400,000.00	
Encumbrances	-	-	
		400,000.00	400,000.00
Summary of investment (Sub-Total)			
		\$ 5,517,285.00	\$ 4,882,602.00
Cash		430,741.00	313,080.00
Investment income due or accrued		43,120.00	36,499.00
Amounts due from agents and brokers		963,319.00	1,126,006.00
Amounts owing by reinsurers		306,025.00	297,533.00
Other assets		9,173,069.00	7,201,822.00
		18,433,559.00	13,857,542.00
Deduct: Assets not admitted		233,035.00	269,410.00
Total assets admitted		\$ 16,200,524.00	\$ 13,588,132.00
LIABILITIES			
Unearned premiums extended at 80%		\$ 3,915,453.00	\$ 3,212,494.00
Provision for unpaid claims and adjustment expenses		8,989,602.00	7,130,277.00
Amounts owing to reinsurers		40,828.00	45,064.00
Deposits from reinsurers		591,083.00	799,497.00
Provision for income tax		94,000.00	76,124.00
Other liabilities		201,993.00	510,349.00
Total liabilities		\$ 13,887,654.00	\$ 11,773,805.00
RESERVES AND SURPLUS			
Capital and surplus:			
Capital stock - paid		1,600,000.00	1,600,000.00
Surplus - Contributed		650,000.00	650,000.00
- Retained earnings		62,870.00	(435,673.00)
Total liabilities, capital and surplus		\$ 16,200,524.00	\$ 13,588,132.00
STATEMENT OF RETAINED EARNINGS, CAPITAL AND SURPLUS			
	Decreases	Increases	
Net profit or loss	\$ -	\$ 270,841.00	
Changes in unadmitted ledger assets	-	36,375.00	
Changes in reserve for investments and contingencies	6,543.00	-	
Dividends declared	111,930.00	-	
Provision for net unearned reinsurance commission, ((\$315,000.00 less tax payable of \$5,200.00))	-	303,800.00	
Totals	\$ 118,473.00	\$ 617,016.00	
Net increase or (decrease)		\$ 498,543.00	
Earned surplus at beginning of year		(435,673.00)	
Earned surplus at end of year		\$ 62,870.00	
	Capital	Contributed Surplus	
Balance at beginning of the year	\$ 1,600,000.00	\$ 650,000.00	
Paid in during the year	-	-	
Balance at the end of the year	\$ 1,600,000.00	\$ 650,000.00	



(GERLING GLOBAL GENERAL INSURANCE COMPANY - Continued)

COMPARATIVE STATEMENT OF PROFIT AND LOSS

	Current Year	Prior Year
Net premiums written .....	\$ 14,856,692.00	\$ 11,372,498.00
Unearned premium and additional policy reserve adjustment .....	(498,535.00)	(242,031.00)
Net premiums earned .....	\$ 14,358,157.00	\$ 11,130,467.00
Net losses incurred including adjusting expenses .....	10,067,527.00	7,966,420.00
Sub-Total .....	\$ 4,290,630.00	\$ 3,164,047.00
Commission and allowances .....	3,225,931.00	1,750,184.00
General expenses .....	1,524,735.00	1,213,667.00
Underwriting profit or (loss) .....	\$ (459,136.00)	\$ (405,804.00)
Investment income .....	352,756.00	231,554.00
Other income and expenditure .....	466,011.00	400,124.00
Net profit or (loss) before income taxes ...	\$ 359,641.00	\$ 225,874.00
Income taxes .....	87,800.00	-
Net profit or (loss) .....	\$ 270,841.00	\$ 225,874.00

EXHIBIT OF PREMIUMS IN FORCE IN CANADA

	Gross Premiums in Force	Reinsurance Premiums in Force	Net Premiums in Force
Property .....	\$ 4,150,367.00	\$ 2,646,516.00	\$ 1,503,851.00
Automobile - Liability .....	1,275,742.00	958,579.00	317,163.00
Automobile - Personal accident .....	149,378.00	112,241.00	37,137.00
Automobile - Other .....	655,347.00	492,421.00	162,926.00
Fidelity .....	12,866.00	7,764.00	5,102.00
Surety .....	6,110.00	3,666.00	2,444.00
Liability .....	381,589.00	269,201.00	112,388.00
Boiler and machinery .....	765,705.00	385,651.00	380,054.00
Totals .....	\$ 7,397,104.00	\$ 4,876,031.00	\$ 2,521,063.00

TABLE XXII

GERLING GLOBAL LIFE INSURANCE COMPANY

HEAD OFFICE - TORONTO, ONTARIO

Incorporated - 1957  
Commenced business in Alberta - 1962  
Licensed in the Provinces of Ontario, Quebec,  
British Columbia and Alberta

OFFICERS

Dr. H. Gerling	Chairman of the Board
N. E. Phipps	Vice-Chairman of the Board and President
K. H. Klaeser	Executive Vice-President
W. G. MacLeod	Senior Vice-President and Secretary
G. P. Lautenschlaeger	Vice-President and Treasurer
A. J. Marrocco	Vice-President

DIRECTORS

Dr. Hans Gerling	- Cologne, Germany	Brig. Gen. W. P. Gilbride	- Toronto, Ontario
N. E. Phipps, Q.C.	- Toronto, Ontario	C. F. Harrington	- Montreal, Quebec
Dr. T. Baer	- Zuerich, Switzerland	K. H. Klaeser	- Toronto, Ontario
S. D. Beatty	- Toronto, Ontario	Dr. G. Lautenschlaeger	- Toronto, Ontario
J. M. R. Corbet	- Toronto, Ontario	H. E. Lumsden	- Toronto, Ontario
R. W. Finlayson	- Toronto, Ontario	P. Mehlhorn	- Cologne, Germany
Hon. Louis P. Gelinas	- Montreal, Quebec	T. F. Moore	- Toronto, Ontario
		K. E. Scott	- Delray Leach, Florida

AUDITORS

McDonald, Currie & Co.

DEPOSIT

Reciprocal deposit of \$501,000.00 held by the Government of  
the Province of Ontario pursuant to uniform reciprocal deposit  
legislation as security for contracts in Ontario, British  
Columbia, and Alberta.

CAPITAL STOCK

Authorized:		No. of shares	Par value	Amount	
				Subscribed	Paid in Cash
	Common .....	10,000	\$100.00	\$1,000,000.00	\$1,000,000.00
	Class A .....	10,000	\$100.00	\$1,000,000.00	\$1,000,000.00
	Class B .....	10,000	\$100.00	\$1,000,000.00	\$1,000,000.00
		No. of shares	Par value	Amount	Amount
				Subscribed	Paid in Cash
	Common .....	10,000	\$100.00	\$1,000,000.00	\$1,000,000.00
	Class A .....	10,000	\$100.00	\$1,000,000.00	\$1,000,000.00
	Class B .....	1,000	\$100.00	\$100,000.00	\$100,000.00
At end of year .....				\$2,100,000.00	\$2,100,000.00

PREMIUM ON CAPITAL STOCK

Common .....	\$ 950,000.00
Class A .....	1,210,000.00
Class B .....	20,000.00
Total amount paid at end of year .....	\$2,180,000.00

(GERLING GLOBAL LIFE INSURANCE COMPANY - Continued)

BALANCE SHEET (DECEMBER 31, 1971)ASSETS

Bonds owned by the company .....	\$ 10,945,681.00
Stocks owned by the company .....	1,346,744.00
Mortgage loans on real estate .....	1,805,513.00
Real estate owned by the company not under agreement of sale, less encumbrances - other .....	750,000.00
Policy loans .....	1,137,173.00
Cash .....	500,421.00
Short term corporate notes .....	1,825,000.00
Investment income, due and accrued .....	218,931.00
Outstanding life insurance premiums and annuity considerations .....	1,493,728.00
Reserve deposits with ceding reinsurers .....	23,430,089.00
Leasehold improvements .....	61,247.00
Amounts recoverable from reinsurers .....	1,176.00
Other assets .....	14,021.00
Total assets .....	\$ 43,609,730.00

LIABILITIES, CAPITAL AND SURPLUS

Reserve deposited by unregistered reinsurers .....	\$ 10,347,644.00	
Actuarial reserve for life insurance and annuity contracts in force .....	26,302,193.00	\$ 36,649,837.00
Aggregate reserve for accident and sickness insurance .....		67.00
Outstanding claims under insurance and annuity contracts, including provision for unreported claims and including \$426,077.00 deposited by unregistered reinsurers .....		962,330.00
Amounts on deposit with the company, pertaining to insurance and annuity contracts and including interest accumulations .....		478,157.00
Insurance premiums and annuity considerations received in advance, including \$ - accident and sickness premiums .....		1,883.00
Other policy and contract liabilities, not included above .....		12,265.00
Provision for dividends to policyholders payable in the following year, including \$77,133.00 deposited by unregistered reinsurers .....		108,882.00
Profit commission liability on reinsurance .....		313.00
Taxes, licences, and fees, due and accrued .....		7,143.00
Commissions on insurance premiums and annuity considerations, due and accrued: Life and annuity \$836,292.00; Accident and sickness \$ - .....		836,292.00
General and investment expenses, due and accrued .....		35,750.00
Dividends to shareholders, declared but unpaid .....		25.00
Amounts received but not yet allocated .....		17,013.00
Excess deposit by reinsurers .....		933,828.00
Premiums due to reinsurers .....		141,529.00
Reserve for investment fluctuations .....		240,321.00
Provision for employees pension fund .....		287,770.00
Total Liabilities .....	\$ 40,713,405.00	
Capital stock paid .....		2,100,000.00
Surplus in shareholders fund .....		473,078.00
Surplus in insurance and annuity funds .....		323,247.00
Grand Total .....	\$ 43,609,730.00	

(GERLING GLOBAL LIFE INSURANCE COMPANY - Continued)

SUMMARY OF OPERATIONS

	Direct and Reinsurance Other than (b) (a)	G. K. Reinsurance (b)	Total (c)
Premiums and annuity considerations:			
(a) Life assurance and annuities .....	\$ 1,324,766.00	\$ 4,327,954.00	\$ 5,652,720.00
(b) Accident and sickness assurance .....	4,573.00	-	4,573.00
Net investment income .....	\$ 1,329,339.00	\$ 4,327,954.00	\$ 5,657,293.00
	221,744.00	485,367.00	1,407,111.00
Total income .....	\$ 2,251,083.00	\$ 4,813,321.00	\$ 7,064,404.00
Claims incurred under assurance and annuity contracts, other than under settlement annuities:			
(a) Life assurance and annuities .....	\$ 308,985.00	\$ 1,466,214.00	\$ 1,775,199.00
(b) Accident and sickness assurance .....	717.00	-	717.00
Payments under settlement annuities .....	\$ 309,702.00	\$ 1,466,214.00	\$ 1,775,916.00
Normal increase in actuarial reserve .....	5,640.00	-	5,640.00
Increase in aggregate reserve for accident and sickness insurance .....	459,028.00	2,108,618.00	2,567,644.00
Interest credited to amounts on deposit with company ...	(11,202.00)	-	(11,202.00)
Interest on claims .....	485,800.00	-	485,800.00
Interest on reinsurance ceded premium .....	29,158.00	-	29,158.00
Taxes, licences and fees, excluding investment taxes ...	2,195.00	-	2,195.00
Commissions on assurance premium and annuity considerations .....	50,313.00	-	50,313.00
General expenses .....	368,347.00	762,512.00	1,130,859.00
Dividends to policyholders .....	681,169.00	5,000.00	686,169.00
Invest expenses .....	32,354.00	-	32,354.00
	-	3,388.00	3,388.00
Total .....	\$ 2,412,502.00	\$ 4,345,732.00	\$ 6,758,234.00
Balance carried to surplus account .....	\$ (161,419.00)	\$ 467,589.00	\$ 306,170.00

SURPLUS ACCOUNT

Surplus, December 31, 1970:		
In shareholders fund .....	\$ 560,578.00	
In insurance and annuity funds .....	(35,806.00)	\$ 524,772.00
Increases:		
Carried forward from summary of operations .....		\$ 306,170.00
Net capital gain on investments .....		164,954.00
Increase reserve liability of ceding reinsurer for foreign exchange adjustment ...		2,056,929.00
Total increases .....		\$ 2,528,053.00
Decreases:		
Increase reserve deposit of ceding reinsurer for foreign exchange adjustment .....		\$ 2,056,929.00
Increase investment reserve .....		79,716.00
Prior years' adjustment .....		28,855.00
Increase in actuarial reserves due to changes in valuation bases .....		3,500.00
Total decrease before dividends to shareholders .....		\$ 2,169,000.00
Net increase before dividends to shareholders .....		\$ 359,053.00
Dividends to shareholders .....		87,500.00
Net increase .....		\$ 271,553.00
Surplus, December 31, 1971:		
In shareholders fund .....	\$ 473,078.00	
In insurance and annuity funds .....	323,247.00	\$ 796,325.00

TABLE XXIII

## INDEPENDENT MUTUAL BENEFIT FEDERATION

HEAD OFFICE - TORONTO, ONTARIO

## OFFICERS

Walter Telek	President
John Fazekas	Vice-President
John Koronyi	Secretary-Treasurer

## DIRECTORS

John Koronyi	- Toronto, Ontario	William Labanich	- Hamilton, Ontario
John Rumisek	- Toronto, Ontario	Susie Hrbal	- Niagara Falls, Ontario
Walter Telek	- Etobicoke, Ontario	Joseph Nemeth	- Port Robinson, Ontario
Anka Nozinic	- Toronto, Ontario	Jolan Schmidt	- Welland, Ontario
Leslie Tomossy	- Willowdale, Ontario	Joseph Toth	- Welland, Ontario
Adam Schaeffer	- Willowdale, Ontario	Florian Raby	- Welland, Ontario
Steve Sajban	- Toronto, Ontario	John Fazekas	- London, Ontario
Geza Minacs	- Oshawa, Ontario	John Danko	- Windsor, Ontario
John Sipos	- Hamilton, Ontario	John Milcik	- Montreal, Quebec

## AUDITORS

Harris, Title, Grossman &amp; Company, Chartered Accountants

## DEPOSIT

With the Government of the Province of Alberta \$2,000.00

BALANCE SHEET (DECEMBER 31, 1971)ASSETS

Bonds .....	\$	77,887.50
Mortgage loans on real estate .....		108,962.30
Real estate not under agreement of sale, less encumbrances .....		11,000.00
Cash - on hand and in bank .....		<u>36,368.69</u>
Total Assets .....	\$	<u>234,218.49</u>

LIABILITIES AND SURPLUS

Surplus .....	\$	<u>234,218.49</u>
Grand Total .....	\$	<u>234,218.49</u>



## (INDEPENDENT MUTUAL BENEFIT FEDERATION - Continued)

REVENUE ACCOUNT

Income:		
Premiums, contributions and dues .....	\$	19,521.85
Investment income earned .....		14,527.23
Miscellaneous revenue:		
Rental Income .....		1,980.00
Insurance share of expense .....		2,177.22
Sundry income .....		265.00
Total income .....	\$	38,471.30
Expenditure:		
Claims incurred under certificates .....	\$	-
General expenses .....		29,632.28
Miscellaneous expenses:		
Sick Benefits paid .....		5,925.27
Funeral Benefits paid .....		10,450.00
Total Expenditure .....	\$	46,007.55
Balance carried to surplus account .....	\$	(7,536.25)

SURPLUS ACCOUNT

Surplus, end of previous year .....	\$	241,266.30
Increases:		
Decrease in special reserves - Reverse .....	\$	528.44
Total increases .....	\$	528.44
Decreases:		
Balance carried from revenue account (net loss) .....	\$	7,536.25
Total decreases .....	\$	7,536.25
Net increase or (decrease) .....	\$	(7,007.81)
Surplus, end of current year .....	\$	234,258.49

TABLE XXIV

THE NON - MARINE UNDERWRITERS,  
MEMBERS OF LLOYD'S

HEAD OFFICE - LONDON, ENGLAND

Attorney for Canada - J. A. Madill, C. A.  
635 Dorchester Boulevard, West  
Montreal 101, Quebec

Organized pursuant to Lloyd's Act 1871 (Imperial Statutes 34 Vict. C. XXI)  
and amendments thereto.  
Commenced business in Canada, June 29, 1932.  
Commenced business in Alberta, January 1, 1936.  
Licensed in all of the Provinces of Canada

UNDERWRITING ACCOUNT IN CANADA  
1971

Net premiums written .....		\$ 75,375,628.00	
Reserve of unearned premiums at beginning of year (80%) .....		23,751,003.00	
Reserve of unearned premiums at end of year (80%) .....	\$ 25,869,588.00		
Claims incurred .....	37,842,108.04		
Expenses (including adjustment expenses):			
Adjustment expenses .....	\$ 4,746,115.96		
Commissions .....	16,741,799.78		
Taxes .....	1,736,035.69		
Other expenses .....	3,949,335.11	27,173,346.54	
Underwriting profit .....		7,241,588.42	
		\$ 98,126,631.00	\$ 98,126,631.00

EXHIBIT OF CLASSES OF INSURANCE TRANSACTED

	IN CANADA		IN ALBERTA	
	Direct Premiums Written 1971	Direct Claims and Adjustment Expense incurred 1971	Direct Premiums Written 1971	Direct Claims and Adjustment Expense incurred 1971
Property .....	\$ 31,910,068.00	\$ 16,047,350.00	\$ 4,987,208.00	\$ 1,983,592.00
Automobile - Liability .....	19,006,293.00	12,874,214.00	221,670.00	141,488.00
Automobile - Personal accident .....	1,012,133.00	278,761.00	10,528.00	2,536.00
Automobile - Other .....	9,672,604.00	6,305,742.00	173,171.00	120,897.00
Fidelity .....	594,283.00	1,035,474.00	20,141.00	-
Liability .....	5,564,129.00	3,212,355.00	449,601.00	526,839.00
Boiler and machinery .....	2,772.00	134,627.00	-	169,094.00
Accident and sickness .....	902,189.00	166,531.00	37,061.00	1,840.00
Aircraft .....	6,711,157.00	2,533,170.00	616,233.00	208,036.00
Totals .....	\$ 75,375,628.00	\$ 42,588,224.00	\$ 6,515,613.00	\$ 3,154,322.00

TABLE XXV

PIONEER FRATERNAL ASSOCIATION

HEAD OFFICE - WINNIPEG, MANITOBA

Incorporated - 1892  
Commenced business in Alberta - 1942

OFFICERS

S. C. Patrick	President
E. C. Steffensen	Secretary and Manager
A. J. Thorkelson	Treasurer

DIRECTORS

S. C. Patrick	- Winnipeg, Manitoba	R. A. Steen	- Winnipeg, Manitoba
J. I. Brown	- Prince Albert, Saskatchewan	A. H. Mackling	- Winnipeg, Manitoba
D. M. Graham	- Winnipeg, Manitoba	M. Walker	- Winnipeg, Manitoba
A. I. Elliott	- Calgary, Alberta	F. Hildebrandt	- Prince Albert, Saskatchewan
A. J. Thorkelson	- Winnipeg, Manitoba	D. Hergert	- Calgary, Alberta
		J. L. Angus	- Winnipeg, Manitoba

ACTUARY

Turnbull and Turnbull - Winnipeg, Manitoba

DEPOSIT

With the Government of the Province of Alberta \$12,000.00

BALANCE SHEET (DECEMBER 31, 1971)

ASSETS

(at book values)

Bonds .....	\$	542,129.00
Mortgage loans on real estate .....		40,667.00
Certificate loans and liens .....		48,561.00
Cash .....		14,042.00
Investment income due and accrued .....		9,243.00
Outstanding premiums, contributions, and dues .....		1,144.00
Office furniture .....		1.00
Sundry Reserves .....		112.00
Due to general fund .....		5,900.00
Total Assets .....	\$	661,799.00

LIABILITIES AND SURPLUS

Actuarial reserve for certificates in force .....	\$	417,653.00
Amounts on deposit with the Society, including interest accumulations .....		36,884.00
Provision for dividends payable in following calendar year .....		5,000.00
Provision for other dividends to members .....		4,000.00
Outstanding claims under certificates .....		11,400.00
Premiums, contributions, and dues, received in advance .....		1,698.00
Commissions, due and accrued, on premiums, contributions, and dues .....		12.00
General expenses, due and accrued .....		1,036.00
Miscellaneous liabilities:		
Deferred Income Taxes .....		7,015.00
Estimated Income & Investment Taxes .....		1,006.00
Due from Life Insurance Fund .....		5,900.00
Provision for currency exchange and market values .....		40,000.00
Pension plan expenses .....		24,000.00
Staff Pension Fund .....		14,131.00
Total Liabilities .....	\$	569,735.00
Surplus: Insurance and Expense Funds .....		92,064.00
Total Funds .....	\$	661,799.00

(PIONEER FRATERNAL ASSOCIATION - Continued)

REVENUE ACCOUNT

Premiums, contributions, and dues (net of reinsurance ceded) .....	\$	29,799.00
Investment income earned .....		37,140.00
Contributions to staff benefit funds - by Society .....		855.00
- by staff .....		48.00
Interest on income tax overpayment .....		3.00
Total Income .....	\$	67,845.00
Claims incurred under certificates .....	\$	48,964.00
Increase in actuarial reserve for certificates .....	(15,814.00)	
Increase in balance of fraternal and staff benefit funds .....	(879.00)	
Interest credited to amounts on deposit with the Society .....	1,715.00	
Interest paid on claims, bank overdrafts, etc. ....	81.00	
Taxes, licences, and fees .....	924.00	
Commissions on premiums, contributions, and dues .....	1,430.00	
General expenses .....	31,572.00	
Payments from fraternal and staff benefit funds .....	1,782.00	
Dividends to members .....	5,388.00	
Total Expenditure .....		75,163.00
Balance carried to Reconciliation of Surplus .....	\$	(7,318.00)

RECONCILIATION OF SURPLUS

Surplus, December 31, 1970 .....	\$	99,527.00
Balance carried from Revenue Account .....		(7,318.00)
Net capital gain on investments .....		430.00
Decrease in investment reserve .....		1,642.00
Transfer from Life Insurance Funds .....		24,000.00
Total .....	\$	118,281.00
Net capital loss on investments .....	\$	-
Transferred to General Fund Expenses .....	24,000.00	
Estimated income and investment taxes .....	2,217.00	
Surplus, December 31, 1971 .....	\$	92,064.00

TABLE XXVI

PITTS INSURANCE COMPANY LIMITED

HEAD OFFICE - LONDON, ONTARIO

Incorporated - 1956  
Commenced business in Alberta - 1968  
Licensed in the Provinces of Prince Edward Island, New Brunswick,  
Quebec, Ontario, Manitoba, Saskatchewan and Alberta.

OFFICERS

R. W. Trollope	President
	General Manager
J. C. Lacey	Vice-President
	Director of Sales
C. J. Ingram	Secretary
	Comptroller

DIRECTORS

R. W. Trollope - Hyde Park, Ontario	W. S. Chalmers - London, Ontario
F. E. Underhill - London, Ontario	J. C. Lacey - Port Stanley, Ontario
F. J. Brooks - London, Ontario	J. P. Lewicki - Komoka, Ontario
J. R. McLaughlin - Mount Elgin, Ontario	

DEPOSIT

Reciprocal deposit of \$368,400.00 held by the Government of  
Ontario pursuant to uniform reciprocal deposit legislation as  
security for contracts in Prince Edward Island, New Brunswick,  
Ontario, Manitoba, Saskatchewan, and Alberta

AUDITORS

Clarkson, Gordon & Co., London, Ontario

CAPITAL STOCK

	No.	Common Par Value	Amount
Authorized .....	7,500	\$100.00	\$ 750,000.00

BALANCE SHEET  
(1971)

Assets  
distributed to shareholders in accordance  
with agreement dated October 22, 1971.



(PITTS INSURANCE COMPANY LIMITED - Continued)

COMPARATIVE STATEMENT OF PROFIT AND LOSS

	<u>Current Year</u>	<u>Prior Year</u>
Net premiums written .....	\$ 601,167.00	\$ 976,557.00
Unearned premium and additional policy reserve adjustment .....	457,541.00	7,472.00
Net premiums earned .....	\$ 1,058,708.00	\$ 969,085.00
Net losses incurred including adjusting expenses .....	873,005.00	855,182.00
Sub-Total .....	\$ 185,703.00	\$ 113,903.00
Commission and allowances .....	12,832.00	3,991.00
General expenses .....	163,831.00	110,237.00
Underwriting profit or (loss) .....	\$ (10,960.00)	\$ (325.00)
Investment income .....	93,124.00	76,307.00
Other income and expenditure .....	--	(3,797.00)
Net profit or (loss) before income taxes ....	\$ 82,164.00	\$ 72,185.00
Income taxes .....	44,600.00	41,000.00
Net profit or (loss) .....	\$ 37,564.00	\$ 31,185.00

STATEMENT OF RETAINED EARNINGS, CAPITAL AND SURPLUS

	<u>Decreases</u>	<u>Increases</u>
Net profit or loss .....	\$ --	\$ 37,564.00
Changes in unadmitted ledger assets .....	53,783.00	--
Distributed to shareholders in accordance with agreement dated October 22, 1971 .....	157,157.00	--
Totals .....	\$ 210,940.00	\$ 37,564.00
Net increase or (decrease) .....	\$ (173,376.00)	
Earned surplus at beginning of year .....	173,376.00	
Earned surplus at end of year .....	Nil	
	<u>Capital</u>	<u>Contributed Surplus</u>
Balance at beginning of the year .....	\$ 702,500.00	\$ 26,377.00
Paid in during the year .....	47,500.00	--
Distributed to shareholders per agreement dated October 22, 1971 .....	750,000.00	26,377.00
Balance at the end of the year .....	Nil	Nil

EXHIBIT OF PREMIUMS IN FORCE IN CANADA

	<u>Gross Premiums in Force</u>	<u>Reinsurance Premiums in Force</u>	<u>Net Premiums in Force</u>
Property .....	\$ 7,458.00	\$ 5,933.00	\$ 1,525.00
Automobile - Liability .....	10,843.00	9,492.00	1,351.00
Automobile - Personal accident .....	1,324.00	1,181.00	143.00
Automobile - Other .....	6,001.00	5,226.00	775.00
Fidelity .....	19,049.00	18,254.00	795.00
Liability .....	19,925.00	8,976.00	10,949.00
Accident and sickness .....	1,050,858.00	462,788.00	588,070.00
Totals .....	\$ 1,115,458.00	\$ 511,850.00	\$ 603,608.00

TABLE XXVII

PITTS LIFE INSURANCE COMPANY

HEAD OFFICE - LONDON, ONTARIO

Incorporated - 1963  
Commenced business in Alberta - 1969  
Licensed in the Provinces of Ontario, Quebec,  
Prince Edward Island, New Brunswick, and Alberta.

OFFICERS

R. W. Trollope	President
C. J. Ingram	Secretary
M. D. R. Brown	Actuary

DIRECTORS

R. W. Trollope	- Hyde Park, Ontario	J. C. Lacey	- Port Stanley, Ontario
J. P. Lewicki	- Komoka, Ontario	F. E. Underhill	- London, Ontario
J. R. McLaughlin	- Princeton, Ontario	F. J. Brooks	- London, Ontario

AUDITORS

Thorne, Gunn, Helliwell and Christenson - London, Ontario

DEPOSIT

Reciprocal deposit of \$ 620,000.00 held by the Government  
of the Province of Ontario pursuant to uniform reciprocal  
deposit legislation as security for contracts in Ontario,  
Prince Edward Island, New Brunswick and Alberta.

CAPITAL STOCK

Capital stock authorized:

Preferred ....	No. of shares	1,000	Par value	\$100.00	Amount	\$ 100,000.00
Common .....	No. of shares	7,500	Par value	\$100.00	Amount	\$ 750,000.00
			No. of		Amount	Amount
			shares		subscribed	paid in cash
Beginning of year (Common) .....		7,500		\$ 750,000.00		\$ 502,500.00
Deduct forfeitures or cancellations .....		7,500		750,000.00		502,500.00
Total .....		Nil		Nil		Nil

PREMIUM ON CAPITAL STOCK

Total amount paid at beginning of year .....	\$ 1,000.00
Distributed to shareholders .....	1,000.00
Total amount paid at end of year .....	\$ Nil

BALANCE SHEET  
(1971)

Assets  
distributed to shareholders in accordance  
with agreement dated September 9, 1971.

(PITTS LIFE INSURANCE COMPANY - Continued)

SUMMARY OF OPERATIONS

Premiums and annuity considerations:		
Life insurance and annuities .....	\$ 225,075.00	
Accident and sickness insurance .....	565,615.00	\$ 790,690.00
Net investment income .....		118,429.00
Total Income .....		\$ 909,119.00
Claims incurred under insurance and annuity contracts, other than under settlement annuities:		
Life insurance and annuities .....	\$ 88,979.00	
Accident and sickness insurance .....	296,733.00	\$ 1,085,718.00
Normal increase in actuarial reserve .....		(142,654.00)
Increase in aggregate reserve for accident and sickness insurance .....		(515,018.00)
Taxes, licences and fees, excluding investment taxes .....		49,337.00
Commissions on insurance premiums and annuity considerations .....		288,498.00
General expenses .....		161,429.00
Total .....		\$ 927,310.00
Balance carried to surplus account .....		\$ (18,191.00)

SURPLUS ACCOUNT

Surplus, December 31, 1970:		
In shareholders fund .....	\$ 4,230.00	
In insurance and annuity funds .....	622,425.00	\$ 626,655.00
Increases:		
Decrease in special reserves: Reserves on stock eliminated on sale .....		\$ 14,927.00
Total increase .....		\$ 14,927.00
Decreases:		
Balance carried from summary of operations .....	\$ 18,191.00	
Net capital loss on investments .....	32,346.00	
Distributed to shareholders in accordance with agreement dated September 9, 1971 .....	591,045.00	
Total decrease .....	\$ 641,582.00	
Net increase .....		\$ (626,655.00)
Surplus, December 31, 1971 .....		Nil

TABLE XXVIII

LA PREVOYANCE COMPAGNIE D'ASSURANCES  
THE PROVIDENT ASSURANCE COMPANY

HEAD OFFICE - MONTREAL, QUEBEC

Incorporated - 1905  
Commenced business in Alberta - 1955  
Licensed in the Province of Quebec for life insurance and  
Licensed in New Brunswick, Quebec, Ontario, and Alberta for other than life.

OFFICERS

Etienne Crevier, M.Comm. LL.D.	Chairman of the Board
Camille A. Lang, M.B.A., C.A.	President
Roland Bock	Vice-President
Paul Curtois	Vice-President
Pierre E. Lemay, L.S.C., F.S.A.	Executive Vice-President
Roger Marcotte	Vice-President, Life Insurance
J. C. Martin	Secretary
Maurice Rene de Cotret	Treasurer
Jean Baillargeon	Agency Officer, General Insurance
J. Roland Girard, C.A.	Information Systems Officer and Assistant Secretary-Treasurer
Jacques Gobeille	Claims Officer, General Insurance

DIRECTORS

John G. Ahern, Q.C.	- Montreal, Quebec	Lucien Lachapelle	- Sorel, Quebec
Lionel Baril	- Princeville, Quebec	Camille A. Lang, M.B.A., C.A.	- Montreal, Quebec
Wilbrod Bherer, Q.C.	- Quebec, Quebec	J. L. Levesque, D. Sc. Comm.	- Montreal, Quebec
Roland Bock	- Montreal, Quebec	Berthold Mongeau	- Montreal, Quebec
Andre Charron, Q.C.	- Montreal, Quebec	J. Rene Ouimet	- Montreal, Quebec
Paul Courtois	- Montreal, Quebec	Gerard Parizeau, M. Comm.	- Montreal, Quebec
Etienne Crevier, M.Comm., LL.D.	- Montreal, Quebec	Jean-Paul Routhier, M. Comm.	- Montreal, Quebec
Marcel Faribault, LL.D.	- Montreal, Quebec	Jean-Paul Tardif, M. Comm.	- Quebec, Quebec
Gerard Favreau	- Montreal, Quebec	Rene Thomas	- Montreal, Quebec
	Antoine Turmel - Sherbrooke, Quebec		

AUDITORS

Curtois, Fredette, Charette & Cie.

DEPOSIT

With the Government of the Province of Alberta \$55,000.00

CAPITAL STOCK

	No.	COMMON Par Value	Amount	Total
Authorized .....	5,000,000	\$1.00	\$5,000,000.00	\$5,000,000.00
Subscribed .....	500,000	\$1.00	\$ 500,000.00	\$ 500,000.00
Paid in Cash (or Stock Dividend).....			\$ 500,000.00	\$ 500,000.00

CONTRIBUTIONS TO SURPLUS

Premium on Capital Stock .....	\$ 83,000.00
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(THE PROVIDENT ASSURANCE COMPANY - Continued)

COMPARATIVE BALANCE SHEET

(Other than life)

ASSETS

	<u>Current Year</u>	<u>Prior Year</u>
Investments:		
Bonds .....	\$ 20,656,361.00	\$ 17,901,732.00
Stocks .....	2,194,278.00	2,181,473.00
Encumbrances .....	3,825,490.00	3,875,272.00
Subsidiaries, associates and affiliates .....	<u>186,714.00</u>	<u>186,712.00</u>
Summary of investments (Sub-Total) .....	\$ 26,862,843.00	\$ 24,145,189.00
Cash .....	454,643.00	534,925.00
Investment income due and accrued .....	390,466.00	324,209.00
Amounts due from agents and brokers .....	4,113,188.00	4,065,365.00
Amounts owing by reinsurers .....	82,410.00	-
Other assets .....	<u>128,405.00</u>	<u>136,257.00</u>
Gross Assets .....	\$ 32,031,955.00	\$ 29,205,945.00
Deduct: Assets not admitted .....	<u>648,101.00</u>	<u>278,855.00</u>
Total Assets admitted .....	<u>\$ 31,783,846.00</u>	<u>\$ 28,927,090.00</u>

LIABILITIES

	<u>Current Year</u>	<u>Prior Year</u>
Unearned premiums extended at 80% .....	\$ 11,164,315.00	\$ 10,395,331.00
Additional policy reserves .....	65,453.00	-
Provision for unpaid claims and adjustment expenses .....	13,097,272.00	12,036,335.00
Agents' and brokers' credit balances .....	19,719.00	88,339.00
Amounts owing to reinsurers .....	-	317,948.00
Deposits from reinsurers .....	69,618.00	509,031.00
Expenses due and accrued .....	392,012.00	399,854.00
Provision for income tax .....	450,000.00	-
Other liabilities .....	<u>66,238.00</u>	<u>51,062.00</u>
Total Liabilities .....	\$ 25,324,627.00	\$ 23,797,900.00
Reserves and Equity:		
Reserves:		
General .....	\$ 250,000.00	\$ 250,000.00
Reinsurance ceded to unregistered companies .....	495.00	390.00
Capital and surplus:		
Capital stock - Paid .....	500,000.00	500,000.00
Surplus - Contributed .....	83,000.00	83,000.00
- Retained earnings .....	<u>5,625,724.00</u>	<u>4,212,890.00</u>
Total liabilities, capital and surplus .....	<u>\$ 31,783,846.00</u>	<u>\$ 28,927,090.00</u>



(THE PROVIDENT ASSURANCE COMPANY - Continued)

BALANCE SHEET (DECEMBER 31, 1971)

(Life Branch)

ASSETS

Bonds owned by the company .....	\$ 16,091,200.00
Stocks owned by the company .....	319,102.00
Mortgage loans on real estate .....	978,021.00
Real estate owned by the company not under agreement of sale, less encumbrances:	
Other .....	178,406.00
Policy loans .....	1,299,118.00
Deposits with trust companies for investment .....	1,120.00
Cash .....	6,920.00
Investment income, due and accrued .....	326,534.00
Outstanding life insurance premiums and annuity considerations .....	191,499.00
Accident and sickness premiums due and unpaid effective after September 30, 1971 .....	127,863.00
Amounts due from other companies on reinsured contracts for claims paid .....	10,504.00
<b>Total Assets .....</b>	<b>\$ 19,530,287.00</b>

LIABILITIES, CAPITAL AND SURPLUS

Actuarial reserve for life insurance and annuity contracts in force .....	\$ 17,369,656.00
Aggregate reserve for accident and sickness insurance .....	116,242.00
Outstanding claims under insurance and annuity contracts, including provision for unreported claims .....	566,163.00
Amounts on deposit with the company, pertaining to insurance and annuity contracts .....	40,929.00
Insurance premiums and annuity considerations received in advance, including \$ - accident and sickness premiums .....	86.00
Provision for dividends to policyholders payable in the following year .....	1,000.00
Taxes, licences, and fees, due and accrued .....	59,204.00
Commissions on insurance premiums and annuity considerations, due and accrued: Life and annuity \$41,761.00; Accident and sickness \$ - .....	7,640.00
Amounts received but not yet allocated .....	41,761.00
Miscellaneous creditors .....	56,884.00
Reserve for investment fluctuations .....	3,714.00
Reserve for obligations in default .....	51,061.00
Reinsurance for claims in lieu of regulations .....	5,400.00
<b>Total Liabilities .....</b>	<b>\$ 18,397,890.00</b>
<b>Capital and Surplus .....</b>	<b>1,132,397.00</b>
<b>Total .....</b>	<b>19,530,287.00</b>

CONSOLIDATED BALANCE SHEET (DECEMBER 31, 1971)

	<u>Assets</u>	<u>Liabilities</u>
Other than life branch as per Annual Statement Form No. S-6 .....	\$ 31,783,846.00	\$ 25,324,627.00
Life branch as per Annual Statement Form S-1 .....	19,530,287.00	18,397,890.00
	\$ 51,314,133.00	\$ 43,722,517.00
Reserves:		
Reinsurance ceded to unregistered companies .....		250,000.00
Capital and Surplus:		
Capital Stock subscribed and paid .....		495.00
Surplus in shareholders fund .....		500,000.00
Surplus .....		1,132,397.00
	\$ 51,314,133.00	\$ 51,314,133.00

(THE PROVIDENT ASSURANCE COMPANY - Continued)

COMPARATIVE STATEMENT OF PROFIT AND LOSS

(Other than Life)

	Current Year	Prior Year
Net premiums written .....	\$ 23,898,638.00	\$ 21,124,372.00
Unearned premium and additional policy reserve adjustment .....	(834,436.00)	(239,079.00)
Net premiums earned .....	\$ 23,064,202.00	\$ 20,885,293.00
Net losses incurred including adjusting expenses .....	14,212,435.00	13,668,642.00
Sub-Total .....	\$ 8,851,767.00	\$ 7,219,651.00
Commission and allowances .....	4,362,763.00	3,856,934.00
General expenses .....	3,958,974.00	3,752,310.00
Underwriting profit or (loss) .....	\$ 530,030.00	\$ (389,593.00)
Investment income .....	1,606,058.00	1,340,664.00
Other income and expenditure .....	134.00	600.00
Net profit or (loss) before income taxes ..	\$ 2,136,282.00	\$ 951,671.00
Income taxes .....	450,000.00	-
Net profit or (loss) .....	\$ 1,686,282.00	\$ 951,671.00

SUMMARY OF OPERATIONS

(Life Branch)

Premiums and annuity considerations:		
Life insurance and annuities .....	\$ 4,979,478.00	
Accident and sickness insurance .....	470,197.00	\$ 5,449,675.00
Net investment income .....		1,208,326.00
Miscellaneous Revenue .....		4,756.00
Total Income .....		\$ 6,662,757.00
Claims incurred under insurance and annuity contracts, Other than under settlement annuities:		
Life insurance and annuities .....	\$ 1,733,340.00	
Accident and sickness insurance .....	418,871.00	
Payment under settlements annuities .....	\$ 2,149,811.00	
Normal increase in actuarial reserve .....	12,167.00	
Increase in aggregate reserve for accident and sickness insurance .....	1,892,363.00	
Interest credited to amounts on deposit with the company .....	30,349.00	
Interest on claims .....	1,891.00	
Taxes, licences and fees, excluding investment taxes .....	9,664.00	
Commissions on insurance premiums and annuity considerations .....	110,156.00	
General expenses .....	1,118,679.00	
Dividends to policyholders .....	1,048,572.00	
Group experience refund .....	184.00	
	94,145.00	\$ 6,467,981.00
Balance carried to surplus account .....		\$ 194,776.00

SURPLUS ACCOUNT

(Life Branch)

Surplus, December 31, 1970:		
In shareholders fund .....	\$ 896,598.00	
Increases:		
Balance carried from summary of operations .....	\$ 194,776.00	
Net capital gain on investments .....	40,023.00	
Provision for investment fluctuations .....	1,000.00	
Total increases .....	\$ 235,799.00	
Decreases and dividends to shareholders .....	-	
Net increase .....	\$ 235,799.00	
Surplus, December 31, 1971:		
In shareholders fund .....	\$ 1,132,397.00	

(THE PROVIDENT ASSURANCE COMPANY - Continued)

STATEMENT OF RETAINED EARNINGS, CAPITAL AND SURPLUS

(Other than Life)

	<u>Decreases</u>	<u>Increases</u>
Net profit or loss .....	\$ -	\$ 1,686,282.00
Changes in unadmitted ledger assets .....	-	30,747.00
Changes in reserve for outstanding reinsurance ceded to unregistered companies .....	105.00	-
Additional depreciation on building .....	6,000.00	-
Dividends declared .....	500,000.00	-
Changes in reserve for markets fluctuation on stocks .....	-	119,000.00
Totals .....	\$ 506,105.00	\$ 1,836,029.00
Net increase or (decrease) .....	\$ 1,329,924.00	
Earned surplus at beginning of year .....	4,235,800.00	
Earned surplus at end of year .....	\$ 5,625,724.00	
	<u>Capital</u>	<u>Contributed Surplus</u>
Balance at beginning of the year .....	\$ 500,000.00	\$ 83,000.00
Paid in during the year .....	-	-
Balance at end of the year .....	\$ 500,000.00	\$ 83,000.00

CONSOLIDATED PROFIT AND LOSS ACCOUNT

	<u>Other Than Life</u>	<u>Life Branch</u>	<u>Total</u>
Total income .....	\$ 24,670,260.00	\$ 6,662,757.00	\$ 31,333,017.00
Total claims and expenses .....	22,984,172.00	6,467,981.00	29,452,153.00
Other income and (expenditure) .....	\$ 1,686,088.00	\$ 194,776.00	\$ 1,880,864.00
	194.00	-	194.00
	\$ 1,686,282.00	\$ 194,776.00	\$ 1,881,058.00

EXHIBIT OF PREMIUMS IN FORCE IN CANADA

	<u>Gross Premiums in Force</u>	<u>Reinsurance Premiums in Force</u>	<u>Net Premiums in Force</u>
Property .....	\$ 12,740,695.00	\$ 130,589.00	\$ 12,610,106.00
Automobile - Liability .....	8,556,823.00	-	8,556,823.00
Automobile - Personal accident .....	407,347.00	-	407,347.00
Automobile - Other .....	3,686,366.00	-	3,686,366.00
Fidelity .....	151,207.00	7,983.00	143,224.00
Surety .....	318,439.00	104,294.00	214,145.00
Liability .....	2,523,815.00	74,983.00	2,448,832.00
Boiler and machinery .....	34,369.00	94,120.00	269.00
Totals .....	\$ 28,479,081.00	\$ 411,969.00	\$ 28,067,112.00

TABLE XXIX

THE RETAIL LUMBERMEN'S MUTUAL FIRE  
INSURANCE COMPANY

HEAD OFFICE - WINNIPEG, MANITOBA

Incorporated - 1908  
Commenced business in Alberta - Prior 1939  
Licensed in the Provinces of Ontario, Manitoba,  
Saskatchewan and Alberta.

OFFICERS

W. T. Cummings	President
S. T. Wake	Vice President
A. F. McDiarmid	Treasurer
J. Wright	Secretary

DIRECTORS

W. T. Cummings - Winnipeg, Manitoba	Stewart Ford - Penhold, Alberta
S. T. Wake - Winnipeg, Manitoba	C. P. Loswen - Steinbach, Manitoba
A. F. McDiarmid - Winnipeg, Manitoba	W. L. Milne - Winnipeg, Manitoba
C. H. Clark - Edmonton, Alberta	L. F. Westrum - Briarcrest, Saskatchewan

AUDITORS

Thorne, Gunn, Helliwell & Christenson

DEPOSIT

With the Government of the Province of Alberta \$15,000.00

COMPARATIVE BALANCE SHEET

	Current Year 1971	Prior Year 1970
<u>ASSETS</u>		
Bonds - Market value of \$161,778.00 .....	\$ 162,451.00	\$ 177,406.00
Cash .....	13,073.00	17,208.00
Instalment premiums receivable .....	3,688.00	2,733.00
Other assets .....	460.00	-
Gross assets .....	\$ 179,672.00	\$ 197,347.00
Deduct: Assets not admitted .....	1,133.00	10,614.00
Total assets admitted .....	\$ 178,539.00	\$ 186,733.00
<u>LIABILITIES</u>		
Provision for unpaid claims and adjustment expenses .....	\$ 800.00	\$ 650.00
Expenses due and accrued .....	500.00	400.00
Provision for income tax .....	831.00	62.00
Other liabilities - assessment guarantee deposits .....	50,468.00	72,911.00
Total liabilities .....	\$ 52,599.00	\$ 74,023.00
Reserves:		
Statutory reserve .....	35,000.00	35,000.00
Surplus:		
Retained earnings .....	90,940.00	77,710.00
Total liabilities, capital and surplus .....	\$ 178,539.00	\$ 186,733.00

(THE RETAIL LUMBERMEN'S MUTUAL FIRE INSURANCE COMPANY - Continued)

COMPARATIVE STATEMENT OF PROFIT AND LOSS

	<u>Current Year</u>	<u>Prior Year</u>
Net premiums written .....	\$ 6,304.00	\$ 5,278.00
Unearned premium and additional policy .....		
Net premiums earned .....	\$ 6,304.00	\$ 5,278.00
Net losses incurred including adjusting expenses .....	828.00	382.00
Sub Total .....	\$ 5,476.00	\$ 4,896.00
General expenses .....	9,252.00	9,075.00
Underwriting profit or (loss) .....	\$ (3,776.00)	\$ (4,179.00)
Investment income .....	7,471.00	7,631.00
Other income and expenditure .....	10,826.00	20,277.00
Net profit or (loss) before income taxes .....	\$ 14,521.00	\$ 23,729.00
Income taxes .....	831.00	171.00
Net profit or (loss) .....	\$ 13,690.00	\$ 23,558.00

STATEMENT OF RETAINED EARNINGS, CAPITAL AND SURPLUS

	<u>Decreases</u>	<u>Increases</u>
Net profit or loss .....	\$ -	\$ 3,749.00
Changes in unadmitted ledger assets .....	460.00	-
Changes in reserve for outstanding reinsurance ceded to unregistered companies .....	-	9,941.00
Totals .....	\$ 460.00	\$ 13,690.00
Net increase or (decrease) .....	\$ 13,230.00	
Retained surplus at beginning of year .....	\$ 112,710.00	
Earned surplus at end of year .....	\$ 125,940.00	

EXHIBIT OF PREMIUMS IN FORCE

	<u>Gross Premiums in Force</u>	<u>Reinsurance Premiums in Force</u>	<u>Net Premiums in Force</u>
Property .....	\$ 20,265.00	\$ 13,961.00	\$ 6,304.00
Totals .....	\$ 20,265.00	\$ 13,961.00	\$ 6,304.00



TABLE XXX

SCOTTISH & YORK INSURANCE  
COMPANY LIMITED

HEAD OFFICE - TORONTO, ONTARIO

Incorporated - 1961  
Commenced business in Alberta - 1963  
Licensed in the Provinces of Quebec, Ontario,  
Manitoba, Saskatchewan, and Alberta

OFFICERS

The Rt. Hon.	Chairman
Lord Thomson of Fleet	President
K. H. Doyle	Executive Vice-President
R. W. Broughton	Vice-President
S. F. Chapman	Vice-President
S. L. McCabe	Vice-President
W. J. Rogers	Secretary-Treasurer
R. D. Abbot	Assistant Secretary-Treasurer
N. W. McDermott	

DIRECTORS

K. H. Doyle - Nassau, Bahamas	S. F. Chapman - Port Credit, Ontario
J. A. Tory - Toronto, Ontario	S. L. McCabe - Clarkson, Ontario
The Rt. Honourable Lord Thomson of Fleet	- Fulmer, Buckinghamshire, England

AUDITORS

Thorne, Gunn, Helliwell & Christenson, Chartered Accountants

DEPOSIT

Reciprocal deposit of \$506,500.00 held by the Government of the  
Province of Ontario pursuant to uniform deposit legislation as  
security for contracts in Ontario, Manitoba, Saskatchewan and  
Alberta.

CAPITAL STOCK

	No.	COMMON Par Value	Amount
Authorized .....	10,000	\$100.00	\$ 1,000,000.00
Subscribed .....	2,500	\$100.00	\$ 250,000.00
Paid in cash (or Stock Dividend) .....			\$ 250,000.00

(SCOTTISH & YORK INSURANCE COMPANY LIMITED - Continued)

COMPARATIVE BALANCE SHEET

	Current Year	Prior Year
ASSETS		
Investment:		
Short term deposits and money market securities .....	\$ 2,979,560.00	\$ -
Bonds - Market Value \$1,369,732.00 .....	1,434,103.00	3,691,523.00
Stocks .....	1,587,081.00	1,470,177.00
Summary of Investments -Sub-Total .....	\$ 6,000,744.00	\$ 5,161,700.00
Cash .....	350,888.00	77,119.00
Investment income due or accrued .....	35,731.00	17,645.00
Amounts due from agents and brokers .....	1,495,222.00	1,439,807.00
Amounts owing by reinsurers .....	180,295.00	228,767.00
Other assets .....	51,384.00	-
Gross Assets .....	\$ 8,114,264.00	\$ 6,925,038.00
Deduct: Assets not admitted .....	132,779.00	165,252.00
Total assets admitted .....	\$ 7,981,485.00	\$ 6,759,786.00
LIABILITIES		
Unearned premiums extended at 100% .....	\$ 1,122,559.00	\$ 993,277.00
Provision for unpaid claims and adjustment expenses .....	1,521,376.00	990,265.00
Agents' and brokers' credit balances .....	23,936.00	13,008.00
Amounts owing to reinsurers .....	1,650,554.00	541,000.00
Amounts owing to policyholders .....	1,833,869.00	2,630,353.00
Provision for income tax .....	13,711.00	17,870.00
Other liabilities .....	109,424.00	110,966.00
Total Liabilities .....	\$ 6,650,629.00	\$ 5,760,909.00
Reserves and Equity		
Reserves:		
Reinsurance ceded to unregistered companies .....	224,742.00	92,712.00
Capital and Surplus:		
Surplus - Retained earnings .....	756,000.00	750,000.00
Surplus - Retained earnings .....	856,114.00	656,165.00
Total liabilities, capital and surplus .....	\$ 7,981,485.00	\$ 6,759,786.00

STATEMENT OF RETAINED EARNINGS, CAPITAL AND SURPLUS

	Decreases	Increases
Net profit or loss .....	\$ -	\$ 299,506.00
Changes in unadmitted ledger assets .....	-	32,473.00
Changes in reserve for outstanding reinsurance ceded to unregistered companies .....	132,030.00	-
Totals .....	\$ 132,030.00	\$ 331,979.00
Net increase or (decrease) .....	\$ 199,949.00	
Earned surplus at beginning of year .....	656,165.00	
Earned surplus at end of year .....	\$ 856,114.00	
	Capital	Contributed Surplus
Balance at beginning of the year .....	\$ 250,000.00	\$ -
Paid in during the year .....	-	-
Balance at end of the year .....	\$ 250,000.00	-

(SCOTTISH &amp; YORK INSURANCE COMPANY LIMITED - Continued)

COMPARATIVE STATEMENT OF PROFIT AND LOSS

	Current Year	Prior Year
Net premiums written .....	\$ 2,587,563.00	\$ 2,106,842.00
Unearned premium and additional policy reserve adjustment .....	<u>129,282.00</u>	<u>292,112.00</u>
Net premiums earned .....	\$ 2,458,281.00	\$ 1,814,730.00
Net losses incurred including adjusting expenses .....	<u>1,598,362.00</u>	<u>1,175,330.00</u>
Sub-Total .....	\$ 859,919.00	\$ 639,400.00
Commission and allowances .....	(476,935.00)	(361,232.00)
General expenses .....	<u>1,218,197.00</u>	<u>869,100.00</u>
Underwriting profit or (loss) .....	\$ 118,657.00	\$ 131,532.00
Investment income .....	295,541.00	315,122.00
Other income and expenditure .....	<u>11,308.00</u>	<u>-</u>
Net profit or (loss) before income taxes ...	\$ 425,506.00	\$ 346,654.00
Income taxes .....	<u>126,000.00</u>	<u>121,020.00</u>
Net profit or (loss) .....	<u>\$ 299,506.00</u>	<u>\$ 225,634.00</u>

EXHIBIT OF PREMIUMS IN FORCE IN CANADA

	Gross Premiums in Force	Reinsurance Premiums in Force	Net Premiums in Force
Property .....	\$ 4,406,535.00	\$ 3,930,776.00	\$ 475,759.00
Automobile - Liability .....	2,377,193.00	1,587,466.00	789,727.00
Automobile - Personal accident .....	55,035.00	36,643.00	18,392.00
Automobile - Other .....	1,322,315.00	881,681.00	440,634.00
Fidelity .....	277,894.00	209,720.00	68,174.00
Liability .....	413,204.00	292,559.00	120,645.00
Accident and sickness .....	<u>2,822.00</u>	<u>473.00</u>	<u>2,349.00</u>
Sub-Totals .....	\$ 8,854,998.00	\$ 6,939,318.00	\$ 1,915,680.00
Marine .....	<u>271.00</u>	<u>203.00</u>	<u>68.00</u>
Totals .....	<u>\$ 8,855,269.00</u>	<u>\$ 6,939,521.00</u>	<u>\$ 1,915,748.00</u>

TABLE XXXI

SEABOARD LIFE INSURANCE COMPANY

HEAD OFFICE - VANCOUVER, BRITISH COLUMBIA

Incorporated - 1953  
Commenced business in Alberta - 1961  
Licensed in the Provinces of British Columbia,  
Alberta, Saskatchewan, Ontario and New Brunswick.

OFFICERS

M. Adam Miles	Chairman of the Board
H. J. Seed	President
J. M. Burnett	Secretary-treasurer
Kenneth F. Rudd	Assistant Secretary

DIRECTORS

Dr. C. A. Allard	- Edmonton, Alberta	T. Ledley McMaster	- Victoria, B. C.
J. Cameron Allard	- Edmonton, Alberta	M. Adam Miles	- Edmonton, Alberta
Zane Feldman	- Edmonton, Alberta	Dr. E. A. Rodko	- Regina, Saskatchewan
Malcolm S. Fergusson	- Vancouver, B. C.	H. J. Seed	- Vancouver, B. C.
M. Klimev	- Edmonton, Alberta	L. T. D. Steeves	- Edmonton, Alberta

AUDITORS

Feat, Marwick, Mitchell & Co.

DEPOSIT

Reciprocal deposit of \$530,000.00 held by the Government of  
the Province of British Columbia pursuant to uniform reciprocal  
deposit legislation as security for contracts in British Columbia,  
Alberta, Saskatchewan, Ontario and New Brunswick.

CAPITAL STOCK

Capital stock authorized:	No. of shares 1,000,000	Par Value \$2.00	Amount \$2,000,000.00
	No. of Shares	Amount Subscribed	Amount Paid in Cash
At beginning of year .....	431,858	\$ 2,159,290.00	\$ 2,159,290.00
Reduction of par value of shares from \$5.00 to \$2.00 .....		1,295,574.00	1,295,574.00
At end of year .....	431,858	\$ 863,716.00	\$ 863,716.00

PREMIUM ON CAPITAL STOCK

Total amount paid at beginning of year .....	\$ 372,155.00
Amount received during year - arising out of a reduction of par value of shares from \$5.00 to \$2.00 .....	1,295,574.00
Total amount paid at end of year .....	\$ 1,667,729.00

(SEABOARD LIFE INSURANCE COMPANY - Continued)

BALANCE SHEET (DECEMBER 31, 1971)ASSETS

Bonds owned by the company .....	\$ 3,026,217.00
Stocks owned by the company .....	258,499.00
Mortgage loans on real estate .....	1,603,578.00
Policy loans .....	301,327.00
Cash .....	76,288.00
Investment income due and accrued .....	75,981.00
Outstanding life insurance premiums and annuity considerations .....	73,943.00
Accident and sickness premiums due and unpaid effective after September 30th of current year .....	12,102.00
Amounts due from other companies on reinsured contracts for claims paid .....	1,675.00
Due from Reinsurer - Overpayment of premiums .....	23,019.00
Due from Reinsurer - Experience rating refunds .....	4,226.00
Cash surrender value - Life Insurance Policy on President .....	9,745.00
Miscellaneous Accounts Receivable .....	1,563.00
Segregated funds .....	1,267,422.00
Total Assets .....	\$ 6,737,585.00

LIABILITIES, CAPITAL AND SURPLUS

Actuarial reserve for life insurance and annuity contracts in force .....	\$ 3,362,333.00
Aggregate reserve for accident and sickness insurance .....	140,300.00
Outstanding claims under insurance and annuity contracts, including provision for unreported claims .....	349,270.00
Amounts on deposit with the company, pertaining to insurance and annuity contracts and including interest accumulations ....	1,069,452.00
Insurance premiums and annuity considerations received in advance, including \$ - accident and sickness premiums .....	2,660.00
Taxes, licences, and fees, due and accrued .....	40,122.00
General and investment expenses, due and accrued .....	21,420.00
Amounts received but not yet allocated .....	81,004.00
Segregated funds .....	1,267,422.00
Due to Mortgagors - Prepaid Property Taxes .....	805.00
Reinsurance premiums payable .....	1,524.00
Agents credit balances .....	18,371.00
Other liabilities .....	5,632.00
Mandatory Securities Valuation Reserve .....	9,500.00
Total Liabilities .....	\$ 6,371,815.00
Capital stock paid .....	863,716.00
Surplus in shareholders fund .....	1,667,729.00
Surplus in insurance and annuity funds .....	(2,165,675.00)
Grand Total .....	\$ 6,737,585.00

SUMMARY OF OPERATIONS

Premiums and annuity considerations - Life insurance and annuities .....	\$ 2,685,682.00
- Accident and sickness insurance ....	431,580.00
	\$ 3,117,262.00
Net investment income .....	347,642.00
Reinsurance experience refunds .....	4,433.00
Total Income .....	\$ 3,469,130.00
Claims incurred under insurance and annuity contracts, other than under settlement annuities	
Life insurance and annuities .....	\$ 1,328,654.00
Accident and sickness insurance .....	238,249.00
	\$ 1,566,903.00
Normal increase in actuarial reserve .....	(204,294.00)
Increase in aggregate reserve for accident and sickness insurance .....	27,600.00
Interest credited to amounts on deposit with the company .....	79,633.00
Interest on claims .....	1,765.00
Taxes, licences and fees, excluding investment taxes .....	49,174.00
Commissions on insurance premiums and annuity considerations .....	257,730.00
General expenses .....	963,413.00
Dividends to policy holders .....	153,629.00
Group experience refund .....	434,450.00
Transferred to Segregated Funds .....	292,571.00
Total .....	\$ 3,622,874.00
Balance carried to Surplus Account .....	\$ (153,444.00)



(SEABOARD LIFE INSURANCE COMPANY - Continued)

SURPLUS ACCOUNT

Surplus, December 31, 1970:		
In shareholders fund .....	\$ 372,155.00	
In insurance and annuity funds .....	(2,021,261.00)	\$ (1,649,106.00)
Increases:		
Net capital gain on investments .....	\$ 20,561.00	
Premium paid on Capital Stock .....	1,316,574.00	
Total Increase .....		<u>\$ 1,316,135.00</u>
Decreases:		
Balance carried from summary of operations .....	\$ 153,444.00	
Mandatory securities valuation reserve increase .....	9,500.00	
Increase in actuarial reserves due to changes in valuation bases .....	2,031.00	
Total decrease before dividends to shareholders .....	\$ 164,975.00	
Net increase before dividends to shareholders .....	\$ 1,151,160.00	
Net Increase .....		<u>\$ 1,151,160.00</u>
Surplus, December 31, 1971:		
.....	\$ 1,667,739.00	
.....	(4,165,875.00)	<u>\$ (497,946.00)</u>

TABLE XXXII

SIMCOE & ERIE GENERAL INSURANCE COMPANY

HEAD OFFICE - HAMILTON, ONTARIO

Incorporated - 1959  
Commenced business in Alberta - 1966  
Licensed in the Provinces of Quebec, Ontario, Manitoba, Alberta,  
British Columbia, and in the States of Georgia, Florida,  
and Alabama, U. S. A.

OFFICERS

J. C. Stradwick Sr.	Chairman
J. C. Stradwick Jr.	President
A. T. Chmiel	Executive Vice-President
A. D. Kneale	Treasurer
E. Swindall	Secretary
E. Dodd	Assistant Secretary-Treasurer

DIRECTORS

J. C. Stradwick Sr.	Ancaster, Ontario
J. C. Stradwick Jr.	Burlington, Ontario
A. T. Chmiel	Burlington, Ontario
E. Swindall	Delhi, Ontario

AUDITORS

Wright, Erickson, Lee and MacDonald

DEPOSIT

Reciprocal deposit of \$600,000.00 held by the Government  
of the Province of Ontario pursuant to uniform deposit  
legislation as security for contracts in Ontario, Manitoba,  
British Columbia, and Alberta.

CAPITAL STOCK

	COMMON			PREFERRED			Total
	No.	Par Value	Amount	No.	Par Value	Amount	
Authorized .....	20,000	<u>\$100.00</u>	<u>\$2,000,000.00</u>	-	<u>\$</u>	<u>\$</u>	<u>\$2,000,000.00</u>
Subscribed .....	10,000	<u>\$100.00</u>	<u>\$1,000,000.00</u>	-	<u>\$</u>	<u>\$</u>	<u>\$1,000,000.00</u>
Paid in Cash .....			<u>\$1,000,000.00</u>				<u>\$1,000,000.00</u>

CONTRIBUTIONS TO SURPLUS

Premium on Capital Stock .....	\$	3,866.00
Other Contributions to surplus .....		-
Total .....	\$	<u>3,866.00</u>

(SINCOR &amp; ERIE GENERAL INSURANCE COMPANY - Continued)

COMPARATIVE BALANCE SHEET

	<u>Current Year</u>	<u>Prior Year</u>
<u>ASSETS</u>		
Investments:		
Short term deposits and money market securities .....	\$ 1,749,972.00	\$ -
Bonds - Market value \$3,846,743.00 .....	3,914,713.00	2,878,693.00
Stocks .....	604,866.00	366,694.00
Summary of investments - Sub-Total .....	\$ 6,269,551.00	\$ 3,245,387.00
Cash .....	516,638.00	1,550,021.00
Investment income due or accrued .....	75,000.00	54,238.00
Amounts due from agents and brokers .....	1,722,828.00	1,332,622.00
Amounts owing by reinsurers .....	142,990.00	338,133.00
Other assets .....	53,557.00	454,427.00
Gross Assets .....	\$ 8,780,564.00	\$ 6,974,828.00
Deduct: Assets not admitted .....	219,333.00	231,686.00
Total Assets Admitted .....	\$ 8,561,231.00	\$ 6,743,142.00

LIABILITIES

Unearned premiums extended at 80% .....	\$ 1,361,459.00	\$ 1,434,240.00
Unearned premiums extended at 100% .....	189,284.00	342,606.00
Additional policy reserves .....	42,149.00	-
Provision for unpaid claims and adjustment expenses .....	2,960,910.00	2,220,404.00
Agents' and brokers' credit balances .....	196,566.00	241,901.00
Amounts owing to reinsurers .....	1,194,680.00	740,513.00
Deposits from reinsurers .....	85,703.00	239,161.00
Expenses due and accrued .....	230,903.00	27,679.00
Provision for income tax .....	61,907.00	79,167.00
Other liabilities .....	186,885.00	221,025.00
Total Liabilities .....	\$ 6,510,446.00	\$ 5,546,696.00
Reserves and Equity		
Reserves:		
Reinsurance ceded to unregistered companies .....	86,977.00	33,838.00
Capital and Surplus:		
Capital stock - Paid .....	1,000,000.00	299,800.00
Surplus - Contributed .....	3,866.00	3,866.00
- Retained earnings .....	959,942.00	858,942.00
Total Liabilities, capital and surplus .....	\$ 8,561,231.00	\$ 6,743,142.00

STATEMENT OF RETAINED EARNINGS, CAPITAL AND SURPLUS

	<u>Decreases</u>	<u>Increases</u>
Net profit or loss .....	\$ -	\$ 171,766.00
Changes in unadmitted ledger assets .....	-	12,353.00
Changes in reserve for outstanding reinsurance ceded to unregistered companies .....	53,139.00	-
Dividends declared .....	29,980.00	-
Totals .....	\$ 83,119.00	\$ 184,119.00
Net increase or (decrease) .....	\$ 101,000.00	
Earned surplus at beginning of year .....	858,942.00	
Earned surplus at end of year .....	\$ 959,942.00	
	<u>Capital</u>	<u>Contributed surplus</u>
Balance at beginning of the year .....	\$ 299,800.00	\$ 3,866.00
Paid in during the year .....	700,200.00	-
Balance at the end of the year .....	\$ 1,000,000.00	\$ 3,866.00

(SIMCOE &amp; ERIE GENERAL INSURANCE COMPANY - Continued)

COMPARATIVE STATEMENT OF PROFIT AND LOSS

	Current Year	Prior Year
Net premiums written .....	\$ 5,443,002.00	\$ 5,193,945.00
Unearned premium and additional policy reserve adjustment .....	<u>182,080.00</u>	<u>593,491.00</u>
Net premiums earned .....	\$ 5,625,082.00	\$ 4,598,454.00
Net losses incurred including adjusting expenses .....	<u>3,855,815.00</u>	<u>2,988,981.00</u>
Sub-Total .....	\$ 1,769,267.00	\$ 1,609,473.00
Commission and allowances .....	761,651.00	859,472.00
General Expenses .....	<u>1,143,140.00</u>	<u>758,599.00</u>
Underwriting profit or (loss) .....	\$ (135,524.00)	\$ (8,598.00)
Investment income .....	394,780.00	297,621.00
Other income and expenditure .....	<u>12,003.00</u>	<u>(68,625.00)</u>
Net profit or (loss) before income taxes ...	\$ 271,259.00	\$ 220,398.00
Income taxes .....	<u>99,493.00</u>	<u>36,820.00</u>
Net profit or (loss) .....	<u>\$ 171,766.00</u>	<u>\$ 183,578.00</u>

EXHIBIT OF PREMIUMS IN FORCE IN CANADA

	Gross Premiums In Force	Reinsurance Premiums In Force	Net Premiums In Force
Property .....	\$ 5,980,601.00	\$ 3,885,235.00	\$ 2,095,366.00
Automobile - Liability .....	1,160,766.00	407,191.00	753,577.00
Automobile - Personal accident .....	17,382.00	6,222.00	11,160.00
Automobile - Other .....	643,061.00	266,622.00	376,439.00
Fidelity .....	22,280.00	19,774.00	2,506.00
Surety .....	1,138,124.00	1,012,002.00	126,122.00
Liability .....	2,684,520.00	2,283,460.00	401,058.00
Boiler and machinery .....	<u>50.00</u>	<u>-</u>	<u>50.00</u>
Sub-Totals .....	\$ 11,646,786.00	\$ 7,880,508.00	\$ 3,766,278.00
Marine .....	<u>1,411,506.00</u>	<u>947,074.00</u>	<u>464,432.00</u>
Totals .....	<u>\$ 13,058,292.00</u>	<u>\$ 8,827,582.00</u>	<u>\$ 4,230,710.00</u>

INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS AGENCIES

NAME OF COMPANY	- PROVINCIAL COMPANIES -	CLASSES OF INSURANCE
Alberta General Insurance Company Attorney: John C. Black		Fire, including Additional Perils under Supplemental Contract, Use and Occupancy, Rents and Profits; Aircraft, Automobile, Boiler and Machinery, Burglary, Damage, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
802 McLeod Building, Edmonton, Alberta		Boiler, Theft, Weather, Workmen's Compensation.
Canada West Insurance Company. Attorney: Jack M. Connorton		Sickness, Sprinkler Leakage, Theft, Weather, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Limited Hail, Water Damage, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Cosmopolitan Life Assurance Company. 10554 - 82 Avenue, Edmonton, Alberta		Fire, including Additional Perils Supplemental Contract, Use and Occupancy, Rents and Profits; Automobile, Explosion, Falling Aircraft, Guarantee, Sprinkler Leakage, Steam Boiler, Suretyship, Theft, Weather, and, in addition thereto, Earthquake, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Edmonton Canadian Insurance Company. Attorney: Harold S. Villett		Life
1107 Baker Centre, 10025 - 106 Street, Edmonton, Alberta		Fire, including Use and Occupancy, Rents and Profits; Automobile, Boiler and Machinery, Burglary, Earthquake, Explosion, Guarantee, Inland Marine, Damage, Weather, and, in addition thereto, Collapse, Falling Aircraft, Impact by Vehicles, Landslide, Malicious Acts, Riots or Civil Commotion, Sprinkler Leakage, Strikes, Vandalism, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Mennonite Mutual Relief Insurance Company Ltd. Attorney: Jacob J. Klassen Box 226, Coaldale, Alberta		Fire, and, in addition thereto, Hail, Smoke Damage, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Paramount Life Insurance Company Attorney: L.H. Fenerty, Calgary, Alberta 1500 Guinness House, Calgary, Alberta		Life, Accident, Sickness
The Professional Life Insurance Company. Attorney: William L. Walsh #1601, 1330 - 8 Street, SW, Calgary 3, Alberta		Life
827 Macleod Trail, Calgary, Alberta Attorney: James E. Wood 812 - 16 Avenue, SW, Calgary, Alberta		Life



INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT DURING 1971

NAME OF COMPANY	- PROVINCIAL COMPANIES -	CLASSES OF INSURANCE
Western Life Insurance Company Attorney: P. L. P. MacDonnell 640 - 8 Avenue, SW, Calgary 2, Alberta	.....	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Burglary, Credit, Employers' Liability, Explosion, Forgery, Guarantee, Inland Marine, Inland Transportation, Liability, Livestock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Steam Boiler, Theft, Weather, Workmen's Compensation.
Abney Life Insurance Company of Canada 9th Floor, 10040 - 104 Street, Edmonton, Alberta Attorney: J. L. Chapman 10423 Whyte Avenue, Edmonton, Alberta	.....	Life, Accident, Sickness
Commerce and Industry Insurance Company of Canada Attorney: H. J. Harvey c/o Reed Shaw Osler, 360 Elveden House, Calgary, Alberta	.....	Fire, Accident, Automobile, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability and Theft.
Constitution Insurance Company of Canada 1000 Royal Bank Building, 1000 - 10th Avenue, Calgary, Alberta	.....	Fire, Automobile, Aircraft, Boiler and Machinery, Burglary, Credit, Employers' Liability, Explosion, Forgery, Guarantee, Inland Marine, Inland Transportation, Liability, Livestock, Marine, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft and Weather.
Empire Life Insurance Company, The Attorney: Douglas A. Wight 1632 - 14 Avenue, NW, Calgary, Alberta	.....	Life, Accident, Sickness
Gerling Global General Insurance Company 9th Floor, 10040 - 104 Street, Edmonton, Alberta	.....	Fire, Accident, Aircraft, Boiler and Machinery, Burglary, Credit, Employers' Liability, Explosion, Forgery, Guarantee, Inland Marine, Inland Transportation, Liability, Livestock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather, Workmen's Compensation.
Attorney: P. L. P. MacDonnell c/o Milner, Steer, 9th Floor, 10040 - 104 Street, Edmonton, Alberta	.....	Life, Accident, Sickness
Attorney: Mary Kun 912 - 7 Street N, Lethbridge, Alberta	.....	Sickness and Funeral Benefits
Attorney: J. L. Chapman 10423 Whyte Avenue, Edmonton, Alberta	.....	All Classes except Life and Hail Insurance
2221 - 32nd Street, SW, Calgary, Alberta	.....	Fraternal Life

INSURANCE COMPANIES, FRANCHISE SOCIETIES, INTERPROVINCIAL EXCHANGES AND INTERMEDIATING AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT DURING 1971

NAME OF COMPANY	- EXTRA-PROVINCIAL COMPANIES -	CLASSES OF INSURANCE
10410 - 81st Avenue, Edmonton, Pitts Insurance Company Limited.		Accident, Sickness
10410 - 81st Avenue, Edmonton, Alberta		Accident, Sickness, Public Liability
Provident Assurance Company.		To allow its existing contracts to run to maturity, to collect premiums now due upon policies outstanding and to pay claims. This is a limited license and does NOT authorize the licensee to undertake or renew insurance contracts in the Province of Alberta.
555 Pentall Building, 444 - 7 Avenue, SW, Calgary, Attorney: I. M. Groundwater c/o Beaver Lumber Company Ltd., Box 607, Edmonton, Saskatchewan Guarantee and Fidelity Company Limited.		Fire (Lumber Yards Only)
Attorney: R. J. Whitehead 736 - 8 Avenue, SW, Calgary, Alberta		To allow its existing contracts to run to maturity to collect premiums now due upon policies outstanding and to pay claims. This is a limited license and does NOT authorize the licensee to undertake or renew insurance contracts in the Province of Alberta.
Attorney: E. A. Christenson 300 Bank of Montreal Building, Calgary, Alberta		Accident, Automobile, Boiler excluding Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage,
Seaboard Life Insurance Company. Attorney: Tom Mayson 9th Floor, 10040 - 104 Street, Edmonton, Alberta		Accident, Sickness
Simcoe & Erie General Insurance Company. 700 Bank of Montreal Building, Edmonton,		Fire, Boiler and Machinery, Employers' Liability, Guarantee, Mail, Inland Public Liability, Sickness, Theft, and Workmen's Compensation.
- CANADIAN REGISTERED COMPANIES -		
The Acadia Insurance Company. Attorney: John Carter Morrison Rm. 402, 10102 - 101st Street, Edmonton,		Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Explosion Fidelity, Forgery, Guarantee limited to Surety; Inland Marine, Inland Transportation, Limited Hail, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, earthquake, falling aircraft, impact by vehicles, water damage, weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Acadia Life Insurance Company. Attorney: John Carter Morrison Rm. 402, 10102 - 101st Street, Edmonton,		



INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND INTERWRITERS AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT DURING 1971

NAME OF COMPANY	CANADIAN REGISTERED COMPANIES -	CLASSES OF INSURANCE
Allstate Insurance Company of Canada 802 McLeod Building, Edmonton, Alberta	.....	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Explosion, Property Damage, Public Liability, Sickness, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Mail, Sprinkler Leakage, Water Damage, Weather, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Allstate Life Insurance Company of Canada 802 McLeod Building, Edmonton, Alberta	.....	Life, Accident and Sickness.
American Bankers Insurance Company of Florida Attorney: H. L. Irving, Q.C. 27th Floor, Alberta Telephone Tower, Edmonton, Alberta	.....	Fire, Accident, Automobile, excluding insurance against liability for loss or damage to persons or property caused by an automobile or the use or operation thereof; Inland Transportation, Property Damage, Theft, and in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Mail, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Weather and Windstorm, limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.
American Bankers Life Assurance Company of Florida 27th Floor, Alberta Telephone Tower, Edmonton, Alberta	.....	Life, Accident and Sickness.
American Casualty Company of Reading, Pennsylvania Attorney: Arnold Moir, Q.C. Vancouver Building, Edmonton, Alberta	.....	Accident, Public Liability, Sickness.
American Home Assurance Company of New York Attorney: William K. Sangwin 200, 10039 Jasper Avenue, Edmonton, Alberta	.....	Life, Accident and Sickness.
American Health and Life Insurance Company Attorney: C. W. Adams 2315 - 4 Street, SW, Calgary, Alberta	.....	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Explosion, Inland Marine, Inland Transportation, Livestock, Plate Glass, Property Damage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Mail, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather and Windstorm, limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.
The American Insurance Company Attorney: William K. Sangwin 535 Fifth Avenue, SW, Calgary, Alberta	.....	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Explosion, Forgery, Guarantee, Mail, Inland Marine, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft, Weather and in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
American Mutual Liability Insurance Company Attorney: A. G. Kennefily 803 - 24 Avenue SE, Calgary, Alberta	.....	Accident, Automobile, Employers' Liability, Public Liability, Sickness, Workmen's Compensation.

INSURANCE COMPANIES, RECIPROCAL SOCIETIES, AND UNDERWRITERS AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT DURING 1971

NAME OF COMPANY	- CANADIAN REGISTERED COMPANIES -	CLASSES OF INSURANCE
American National Fire Insurance Company. Attorney: J. Murray 604, 10025 - 106 Street, Edmonton, Alberta	.....	Fire, Boiler excluding Machinery; Earthquake, Employers' Liability, Explosion, Burglary, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Theft, and, in addition thereto, Falling Aircraft, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
American National Insurance Company Attorney: J. E. Baker 10017 Jasper Avenue, Edmonton, Alberta	.....	Life, Accident and Sickness.
The American Road Insurance Company Attorney: H. G. Field Royal Bank Building, Edmonton, Alberta	.....	Automobile, excluding insurance against liability for loss or damage to persons or property caused by an automobile or the use or operation thereof; Credit, Property Damage, limited to Personal Property.
Automobile Insurance Company Attorney: W. B. McMullen 1000 Chancery Hall, Edmonton, Alberta	.....	Automobile, Accident, Surety.
Aviation & General Insurance Company Limited. Attorney: Robert D. Kerr Main Floor, 640 - 6 Avenue SW, Calgary, Alberta	.....	Fire, Boiler and Machinery, Explosion, Inland Transportation, Property Damage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Bankers & Traders Insurance Company Limited Attorney: Roy Gary Walker 330 - 9th Avenue, SW, Calgary, Alberta	.....	Life, and Accident to the extent authorized by its Act of Incorporation, Constitution and Laws.
Bankers & Traders Insurance Company Limited Attorney: Roy Gary Walker 330 - 9th Avenue, SW, Calgary, Alberta	.....	Accident, Aircraft, Employers' Liability, Public Liability.
Bankers & Traders Insurance Company Limited Attorney: Roy Gary Walker 330 - 9th Avenue, SW, Calgary, Alberta	.....	Fire, Automobile, Inland Transportation, Personal Property, Theft, and, in addition thereto, Earthquake, Falling Aircraft, limited Hail, limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Sprinkler Leakage, Water Damage, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Bankers & Traders Insurance Company Limited Attorney: Roy Gary Walker 330 - 9th Avenue, SW, Calgary, Alberta	.....	Fire, Automobile, Burglary, Inland Marine, Inland Transportation, Liability, Plate Glass, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Malicious Damage, Riot, Sprinkler Leakage, Theft, Water Damage, Weather, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Bankers & Traders Insurance Company Limited Attorney: Roy Gary Walker 330 - 9th Avenue, SW, Calgary, Alberta	.....	Fire, including Use and Occupancy, Rents, and Profits; Accident, Automobile, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Limited Hail, limited or Inherent Explosion, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.



INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT DURING 197

NAME OF COMPANY	CANADIAN REGISTERED COMPANIES -	CLASSES OF INSURANCE
The Pee Fire Hall Accident & General Insurance Company Attorney: T. E. Ward 608 - 7 Street, SW, Calgary, Alberta	.....	Hal
The Boiler Inspection and Insurance Company of Canada. Attorney: Richard J. Ries 4223 Briarcliff Drive NW Calgary, Alberta	.....	Boiler and Machinery
Boston Old Colony Insurance Company. Attorney: T. H. Keen 505 - 8 Avenue SW, Calgary, Alberta	.....	To allow its existing contracts to run to maturity, to collect premiums now due upon policies outstanding and to pay claims. This is a limited license and does NOT authorize the licensee to undertake or renew insurance contracts in the Province of Alberta.
British America Assurance Company. Attorney: L. W. Whalley One Thornton Court, Edmonton, Alberta	.....	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage; Accident, Aircraft, Automobile, Boiler and Machinery, Earthquake, Inland Transportation, Limited Hail, Marine, Plate Glass, Property Damage, Public Windstorm; Workmen's Compensation, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Attorney: John D. Mason 520 - 5th Avenue SW, Calgary, Alberta	.....	
Attorney: S. Askin 11215 - 130 Street, Edmonton, Alberta	.....	Life and Disability, to the extent authorized by its Articles of Incorporation, Constitution and Laws, subject to the provisions of the Alberta Insurance Act; Sickness.
Brotherhood of Railroad Trainmen Insurance Department. Attorney: S. Askin 11215 - 130 Street, Edmonton, Alberta	.....	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Earthquake, Explosion, Forgery, Guarantee, Inland Transportation, Property Damage, Plate Glass, Theft, and, in addition thereto, Falling Aircraft, Hail, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather and Windstorm, limited to the insurance against the risk of fire under a policy of the company.
Buffalo Insurance Company. Attorney: James D. Cregan, Q.C. 10040 - 104th Street, Edmonton, Alberta	.....	Life, Accident, Sickness.
California-Western States Life Insurance Company Attorney: J. D. Cregan, Q.C. 10040 - 104 Street, Edmonton, Alberta	.....	Automobile, excluding insurance against liability for loss or damage to persons or property caused by an automobile or the use or operation thereof, Inland Transportation, Property Damage limited to personal property.
Calver Fire Insurance Company Attorney: C. W. Adams 2315 - 4 Street SW, Calgary, Alberta	.....	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage; Accident, Automobile, Boiler and Machinery, Employers' Liability, Forgery, Guarantee, Inland Transportation, Liability, limited or inherent Explosion, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, theft, Windstorm and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Limited Hail, Riots or Civil Commotion, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Canada Accident and Fire Assurance Company Attorney: William Cooper 211, 415 Second Street, SW, Calgary, Alberta	.....	

INSURANCE COMPANIES, PRATERAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT DURING 1971

NAME OF COMPANY	- CANADIAN REGISTERED COMPANIES -	CLASSES OF INSURANCE
Canada Health & Accident Assurance Corporation Attorney: C. W. Clement, Q.C. Bank of Commerce Building, Edmonton, Alberta	.....	Accident and Sickness.
The Canada Life Insurance Company 240, 10025 - Jasper Avenue, Edmonton, Alberta	.....	Life, Accident, Sickness.
Canada Security Assurance Company. 4000 - 100th Street, 1250 I.B.M. Building, SW, Calgary, Alberta	.....	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage; Accident, Automobile, Public Liability, Earthquake, Explosion, Fire, Theft, Burglary, Vandalism, Inland Transportation, Liability, Limited or Inherent Explosion, Place Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canadian General Insurance Company Attorney: Barry C. Macdonald 201, 11745 Jasper Avenue, Edmonton, Alberta	.....	Life, Accident and Sickness to the extent authorized by its Declaration of Incorporation, Donsubstitution and By-Laws.  Fire, including Use and Occupancy, Rents and Profits; Aircraft, Automobile, Public Liability, Earthquake, Explosion, Fire, Theft, Burglary, Vandalism, Inland Transportation, Liability, Limited or Inherent Explosion, Place Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canadian Home Assurance Company. Attorney: Dennis N. Ellergott 710, 330 - 9 Avenue SW, Calgary, Alberta	.....	Fire, including Additional Perils Supplemental Contract; Accident, Automobile, Aircraft, Boat, Fire, Theft, Burglary, Vandalism, Earthquake, Explosion, Fire, Theft, and, in addition thereto, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canadian Pioneer Insurance Company Attorney: Donald M. Stewart 8th Floor, 335 - 8 Avenue, SW, Calgary, Alberta	.....	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Earthquake, Employers' Liability, Explosion, Forgery, including Fraud, Guarantee, Inland Transportation, Liability, Limited or Inherent Explosion, Place Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Water Damage, Weather, and, in addition thereto, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canadian Pioneer Insurance Company Attorney: W. A. Howard, Q.C. 550, 605 - 4 Street, SW, Calgary, Alberta	.....	Fire, Accident, Automobile, Boiler and Machinery, Explosion, Forgery, Guarantee, Inland Transportation, Liability, Limited or Inherent Explosion, Place Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Water Damage, Weather, and, in addition thereto, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canadian Premier Life Insurance Company. Attorney: W. A. Howard, Q.C. 502, 600 - 6 Avenue SW, Calgary, Alberta	.....	Life, Accident, Sickness
Canadian Slovak Benefit Society. Attorney: Alice J. Jankovska P.O. Box 64, Coleman, Alberta	.....	Life, Accident, Sickness to the extent authorized by its Act of Incorporation, Constitution and By-Laws.

ANCE COMPANIES, FRATERNAL SOCIETIES, RECIPIENTAL EXCHANGES AND  
LITERN AGENTS:  
LICENSED UNDER THE ALBERTA INSURANCE ACT DURING

NAME OF COMPANY

- CANADIAN REGISTERED COMPANIES -

CLASSES OF INSURANCE

12206 Jasper Avenue, Edmonton, Alberta

Cannex Exchange Subscribers at Warner Inter-Insurance Bureau.  
Attorney: Superintendent of Insurance  
Edmonton, Alberta

The Capitol Life Insurance Company  
Attorney: Howard L. Irving, O.C.

Car City Insurance Company  
Attorney: H. G. Field, O.C.  
10117 Jasper Avenue, Edmonton, Alberta

The Casualty Company of Canada  
Attorney: George P. Gray  
540 - 12th Avenue SW, Calgary, Alberta

Attorney: Lloyd E. Norman  
318 - 12th Avenue SW, Calgary, Alberta

3rd Floor, Benwell Building, Calgary, Alberta

Canadian Insurance Company of America  
Attorney: H. J. Harvey  
360 Elveden House, Calgary, Alberta

Public Liability, Sprinkler Leakage, Theft, Windstorm, and, in addition  
inst loss of or damage to property caused by horses or cattle, Water  
ge, Weather, limited to the insurance of the same property as is  
insured under a policy of fire insurance of the company.

Fire, including Use and Occupancy, Rents and Rental Value, Smoke Damage, and, in  
addition thereto, Earthquake, Falling Aircraft, Limited Hail, Limited or  
Inherent Explosion, Riots or Civil Commotion, Sprinkler Leakage, Windstorm,  
limited to the insurance of the same property as is insured under a policy  
of fire insurance of the Exchange.

Life, Accident, Sickness

Automobile, excluding insurance against liability for loss or damage to persons  
or property caused by an automobile or the use or operation thereof,  
Inland Transportation, Property Damage limited to Personal Property.

Fire, Accident, Automobile, Employers' Liability, Guarantee, Liability, Personal  
Property, Plate Glass, Sickness, Theft, and, in addition thereto, Civil  
Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Limited Hail,  
limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Windstorm,  
limited to the insurance of the same property as is insured under a policy  
of fire insurance of the company.

Inland Transportation, Marine, Plate Glass, Property Damage, Public  
Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather, limited to  
the insurance of the same property as is insured under a policy of fire  
insurance of the company.

Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of  
the same property as is insured under a policy of fire insurance of the  
company.

Life, Accident, Sickness

Aircraft, Automobile, Exp. of Hail, Inland Transp. Marine, Marine, and,  
Plate Glass, Property Damage, Sprinkler Leakage, Theft, Windstorm, and,  
in addition thereto, Earthquake, Impact by Vehicles, Water Damage, Weather,  
limited to the insurance of the same property as is insured under a policy  
of fire insurance of the company.

INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECTIFICIAL EXCHANGES AND UNDERWRITERS' AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT DURING 1971

NAME OF COMPANY	- CANADIAN REGISTERED COMPANIES -	CLASSES OF INSURANCE
The Commercial Life Assurance Company of Canada. Attorney: H. C. Arthur 902, 10089 Jasper Avenue, Edmonton, Alberta	.....	Life
Commercial Union Assurance Company Limited Attorney: William Cooper 211, 615 Second Street SW, Calgary 2, Alberta	.....	Life, Fire including Use and Occupancy, Rents, Profits and Smoke Damage; Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Forgery, Guarantee, Inland Transportation, Liability, Limited or Inherent Explosion, Marine, Plate Glass, Property Damage, Sprinkler Leakage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Limited Hail, Riots or Civil Commotion, Water Damage, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Commonwealth Insurance Company Attorney: M. E. Jones, Esq. 3rd Floor, 444 - 7 Avenue SW, Calgary, Alberta	.....	Fire, Accident, Automobile, Boiler and Machinery, Explosion, Inland Transportation, Plate Glass, Property Damage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Sprinkler Leakage, Water Damage, is Weather and Windstorm, limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.
Continental Life Insurance Company Attorney: Theodore R. Nixon Centennial Building 816 - 7 Avenue, SW, Calgary, Alberta	.....	Life, Accident, Sickness.
Connecticut General Life Insurance Company Attorney: B. J. Triffin Bank Tower, Alberta Telephone Building, Edmonton, Alberta	.....	Life, Accident, Sickness.
Consolidated Fire and Casualty Insurance Company Attorney: William K. Sangwin 535-5 Avenue SW., Calgary, Alberta	.....	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Explosion, Falling Aircraft, Forgery, Guarantee, Impact by Vehicles, Inland Transportation, Livestock, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Water Damage, Weather and Windstorm.
Continental Insurance Company Attorney: Arnold F. Moir McLeod Building, Edmonton, Alberta	.....	Life, Accident, Sickness.
Continental Casualty Company Attorney: Arnold F. Moir McLeod Building, Edmonton, Alberta	.....	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Explosion, Forgery, Guarantee, Hail, Inland Transportation, Liability, Plate Glass, Property Damage, Sickness, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Sprinkler Leakage, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Continental Insurance Company. Attorney: Thomas H. Keen 505 - 8 Avenue West, Calgary, Alberta	.....	Fire, including Use and Occupancy, Rent and Profits; Accident, Aircraft, Automobile, Boiler and Machinery, Earthquake, Employers' Liability, Explosion, Falling Aircraft, Forgery, Guarantee, Hail, Impact by Vehicles, Inland Transportation, Livestock, Marine, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Continental Fire and Casualty Company Attorney: Thomas H. Keen 992A - 106 Street, Edmonton, Alberta	.....	Fire, Accident, Aircraft, Automobile and Machinery, Employers' Liability, Explosion, Forgery, Guarantee, Hail, Inland Transportation, Liability, Plate Glass, Marine, Ocean Marine, Plate Glass, Property Damage, Public Liability, Sickness, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.







INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT DURING 1971

NAME OF COMPANY	- CANADIAN REGISTERED COMPANIES -	CLASSES OF INSURANCE
The Dominion Life Assurance Company. Attorney: Kenneth H. Slobod 10025 - 106 Street, Ste. 1207, Edmonton 14, Alberta		Life, Accident, Sickness.
Eagle Star Insurance Company Limited Attorney: E. C. Falckner 10169 - 104 Street, Edmonton, Alberta		To allow its existing contracts to run to maturity, to collect premiums now due upon policies outstanding and to pay claims. This is a limited license and does NOT authorize the licensee to undertake or renew insurance contracts in the Province of Alberta.
Eagle Star Insurance Company of Canada Attorney: E. C. Falckner 10169 - 104 Street, Edmonton, Alberta		Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Explosions, Inland Transportation, Limited Mail, Live Stock, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The T. Eaton Life Insurance Company. Attorney: Robert A. Kerr 10220 - 101 Street, Edmonton, Alberta		Life, Accident, Sickness.
Economical Mutual Insurance Company. Attorney: Bruce A. Brodie 9930 - 106 Street, Edmonton, Alberta		Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Explosion, Public Liability, Sickness, Theft, Weather, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Sprinkler Leakage, Water Damage, limited to insurance of the same property as is insured under a policy of fire insurance of the company.
Elite Insurance Company. Attorney: Eugene T. Paltzat 1415 - 17 Avenue SW, Calgary, Alberta		Fire, including Use and Occupancy, Rents, Profits and Charges; Automobile, Inland Marine, Inland Transportation, Plate Glass, Property Damage, Theft, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Mail, Impact by Vehicles, Malicious Damage, Riot, Smoke Damage, Sprinkler Leakage, Tornado, Water Damage, Weather, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Emco Insurance Company. Attorney: Arnold F. Weir, C.O. 802 McLeod Building, Edmonton, Alberta		Accident, Automobile excluding insurance against liability for loss or damage to persons or property caused by an automobile or the use or operation thereof; Property Damage limited to Personal Property; Public Liability.
The Employers' Liability Assurance Corporation Limited Attorney: William Cooper 211, 615 - 2 Street SW, Calgary, Alberta		Fire, including Smoke Damage; Accident, Aircraft, Automobile, Boiler and Machinery, Civil Commotion, Employers' Liability, Forgery, Guarantee, Inland Marine, Inland Transportation, Liability, Limited Mail, Limited or Inherent Explosion, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Windstorm, Workmen's Compensation, and, in addition thereto, Falling Aircraft, Impact by Vehicles, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Employers Mutual Fire Insurance Company Attorney: Roy I. Hughson 1410 First Street SW, Calgary, Alberta		Fire, Accident, Automobile, Boiler excluding Machinery, Explosion, Plate Glass, Property Damage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Mail, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather, Windstorm, limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.

INSURANCE COMPANIES

DATA 1971

NAME OF COMPANY	CANADIAN R	CLASSES OF INSURANCE
Attorney: Roy I. Hughson 1410 - 1 Street SW, Calgary, Alberta		Accident, Aircraft, Automobile, Employers' Liability, Forgery, Guarantee, Sickness, Theft, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Weather, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
English & American Insurance Company Limited Attorney: H. L. Irving, Q.C. 27th Floor, Alberta Telephone Tower, Edmonton, Alberta		Accident, Aircraft, Automobile, Boiler and Machinery, Inland Marine, Sickness.
The Equitable Life Assurance Society of the United States. Attorney: E. J. Chambers, Q.C. 600 - 608 Lancaster Building, Calgary, Alberta		Accident, Sickness.
The Equitable Life Insurance Company of Canada Attorney: David M. Lillycrop Suite 410, Centennial Building, 10015 - 103 Avenue, Edmonton, Alberta		Accident, Sickness.
The Excelsior Life Insurance Company Attorney: Kenneth Lang 10117 Jasper Avenue, 1108 Royal Bank Building, Edmonton, Alberta		Accident, Sickness.
Excess Insurance Company Limited Attorney: S. Bruce Dodds 9930 - 106 Street, Edmonton, Alberta		Accident, Automobile, Boiler excluding Machinery, Inland Transportation, Plate Glass, Property Damage, Theft, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Weather, Windstorm, limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.
Family Life Assurance Company of Canada Attorney: Robert C. Murray 838 Rideau Road, Calgary 6, Alberta		Accident, Aircraft, Automobile, Boiler and Machinery, Earthquake, Employers' Liability, Forgery, Guarantee, Sickness, Theft, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Weather, Windstorm, limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.
Federal Fire Insurance Company of Canada Attorney: William K. Sangwin 535 Fifth Avenue, SW, Calgary, Alberta		Accident, Aircraft, Automobile, Boiler and Machinery, Earthquake, Employers' Liability, Forgery, Guarantee, Sickness, Theft, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Weather, Windstorm, limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.
Federal Insurance Company Attorney: R. S. MacLean 10182 - 103 Street, Edmonton, Alberta		Accident, Aircraft, Automobile, Boiler and Machinery, Earthquake, Employers' Liability, Forgery, Guarantee, Sickness, Theft, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Weather, Windstorm, limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.
Federal Life & Casualty Company. Attorney: D. V. Reynolds 906 McLeod Building, Edmonton, Alberta		Accident, Sickness.







INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT DURING 1971

NAME OF COMPANY	- CANADIAN REGISTERED COMPANIES -	CLASSES OF INSURANCE
General Security Insurance Company of Canada Attorney: Louis A. Beauchamp 501 McLeod Building, Fort St. J. Alberta	.....	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Explosions, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Globe Indemnity Company of Canada. Attorney: John D. Mason 520 - 5 Avenue, SW, Calgary, Alberta	.....	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage; Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Explosions, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Glacier Life Insurance Company Attorney: J. F. Macdonald 822 Regier Building, Edmonton, Alberta	.....	Life, Accident, Sickness.
Great Western Insurance Company. Attorney: D. L. Shaw 12415 Stony Plain Road, Edmonton, Alberta	.....	Fire, Aircraft, Automobile, Boiler and Machinery, Credit, Employers' Liability, Guarantees, Inland Transport, Marine, Public Liability, Sickness, Sprinkler Leakage, Earthquake, Falling Aircraft, Impact by Vehicles, Limited or Inherent Risk to the insurance of the same property as is insured under a policy of fire insurance of the company.
Grain Insurance and Guarantee Company. Attorney: Carlton W. Clement 2 National Trust Building, Edmonton, Alberta	.....	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage; Accident, Boiler and Machinery, Explosions, Inland Transport, Marine, Public Liability, Sickness, Sprinkler Leakage, Water Damage, Windstorm, limited to the insurance of the same property as is insured against the risk of fire under a policy of the Company.
The Grand Orange Lodge of British America Benefit Fund Attorney: Earl J. E. Wallace 7706 - 80 Avenue, Edmonton, Alberta	.....	Life, to the extent authorized by its Articles of Incorporation, Constitution, and Laws.
Great American Insurance Company Attorney: David Murray 604 Baker Centre, 10025 - 106 Street, Edmonton, Alberta	.....	Fire, including Use and Occupancy, Smoke Damage; Accident, Aircraft, Automobile, Boiler and Machinery, Earthquake, Employers' Liability, Explosions, Forgery, Guarantees, Inland Transport, Marine, Public Liability, Sickness, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Great Eastern Insurance Company Attorney: J. R. Smith 240 - 4 Avenue SW, Calgary, Alberta	.....	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Explosions, Inland Transport, Marine, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Great-West Life Assurance Company. Attorney: Dan W. Lawton 1410 Oxford Building, 10025 Jasper Avenue, Edmonton, Alberta	.....	Life, Accident, Sickness



EX. RECIPROCAL EXCHANGES AND UNDERWRITERS AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT DURING 1971

NAME OF COMPANY	- CANADIAN REGISTERED COMPANIES -	CLASSES OF INSURANCE
The Guarantee Company of North America Attorney: J. A. W. Blake 360 Elveden House, Calgary, Alberta	.....	Fire, Explosion, Falling Aircraft, Forgery, Guarantee, Impact by Vehicles,
Guardian Assurance Company Limited (London, England) Attorney: R. K. Smith 514 Seventh Street, West, Calgary, Alberta	.....	Fire, including Use and Occupancy, Rents and Profits, Smoke Damage; Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Explosion, Theft, Windstorm, and, in addition thereto, Earthquake, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Guardian Insurance Company of Canada 514 Seventh Street, West, Calgary, Alberta	.....	Fire, including Use and Occupancy, Rents and Profits; Accident, Automobile, Boiler and Machinery, Earthquake, Employers' Liability, Explosion, Falling Aircraft, Forgery, Guarantee, Inland Transportation, Liability, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Water Damage, Weather.
Guildhall Insurance Company of Canada Attorney: R. A. Adams Centennial Building, 816 - 7 Avenue SW, Calgary, Alberta	.....	Fire, Inland Transportation, Plate Glass, Property Damage, Sickness, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Hail, Impact by to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Halifax Insurance Company. Attorney: S.C. Rambaut 501, 10089 Jasper Avenue, Edmonton, Alberta	.....	including Smoke Damage; Accident, Aircraft, Automobile, Earthquake, Employers' Liability, Explosion, Falling Aircraft, Forgery, Guarantee, Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather, and, in addition thereto, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Hanover Insurance Company, The Attorney: S. Bruce Dodds 9930 - 10th Street, Edmonton, Alberta	.....	Fire, Accident, Boiler and Machinery, Earthquake, Employers' Liability, Explosion, Falling Aircraft, Hail, Impact by Vehicles, Inland Transportation, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Water Damage, Weather, and, in addition thereto, Earthquake, Falling Aircraft, Hail, Impact by to the insurance of the same property as is insured under a policy of fire insurance of the company.
Hartford Fire Insurance Company. Attorney: Robert T. Penerty, Q.C. Insurance Exchange Building, Calgary, Alberta	.....	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage; Accident, Aircraft, Automobile, Boiler and Machinery, Earthquake, Employers' Liability, Explosion, Falling Aircraft, Hail, Impact by Vehicles, Inland Transportation, Transportation, Livestock, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather, and, in addition thereto, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Hellman-Walker Insurance Company Limited. Attorney: S. Sorenson 103 Avenue & 100th Street, Centennial Building, Edmonton, Alberta	.....	To allow its existing contracts to run to maturity, to collect premiums now due upon policies outstanding and to pay claims. This is a limited license and does NOT authorize the licensee to undertake or renew insurance contracts in the Province of Alberta.
Holland Life Insurance Society Ltd. Attorney: Rudy H. Dyck 205 - 9 Avenue SE, Calgary, Alberta	.....	Life

INSURANCE COMPANIES, PRATERAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT DURING 1971

NAME OF COMPANY	CANADIAN REGISTERED COMPANIES -	CLASSES OF INSURANCE
The Imperial Life Assurance Company of Canada Attorney: Keith A. Bray Ste. 515, 330 - 9 Avenue SW, Calgary, Alberta	.....	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Earthquake, Employers' Liability, Explosion, Falling Aircraft, Forgery, Guarantee, Inland Marine, Public Liability, Real Property, to the extent authorized by the Insurance Laws of the State of New York; Sickness, Sprinkler Leakage, Theft, Water Damage, Weather and, in addition thereto, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the same company.
Ideal Marine Insurance Company Attorney: W. E. Leach 10117 Jasper Avenue, Edmonton, Alberta	.....	Automobile, Employers' Liability, Public Liability.
The Imperial Guarantee and Accident Company of Canada Attorney: W. E. Leach Ste. 515, 330 - 9 Avenue SW, Calgary, Alberta	.....	Fire, including Use and Occupancy, Rents and Profits; Accident, Automobile, Boiler and Machinery, Employers' Liability, Explosion, Forgery, Guarantee, Inland Marine, Public Liability, Real Property, to the extent authorized by the Insurance Laws of the State of New York; Sickness, Sprinkler Leakage, Theft, Water Damage, Weather and, in addition thereto, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the same company.
The Imperial Life Assurance Company of Canada Attorney: Clarence C. Kuhnke Ste. 21 10350 - 124 Street, Edmonton, Alberta	.....	Life, Accident, Sickness
Income Disability and Reinsurance Company of Canada Attorney: W. E. Leach 214 - 6 Avenue, West, Calgary, Alberta	.....	Life, Accident, Sickness
The Indemnity Marine Assurance Company Limited Attorney: W. E. Leach 27th Floor, Alberta Telephone Tower, Edmonton, Alberta	.....	Aircraft, Inland Marine, Inland Transportation, Marine, Property Damage.
The Indemnity Marine Assurance Company Limited Attorney: W. E. Leach 7258 - 101st Avenue, Edmonton, Alberta	.....	Life, Accident and Sickness, to the extent authorized by the Society's Act of Incorporation, Constitution and Laws.
Insurance Company of North America Attorney: W. E. Leach 639 - 5 Avenue SW, Calgary, Alberta	.....	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Earthquake, Employers' Liability, Explosion, Falling Aircraft, Forgery, Guarantee, Inland Marine, Public Liability, Real Property, to the extent authorized by the Insurance Laws of the State of New York; Sickness, Sprinkler Leakage, Theft, Water Damage, Weather and, in addition thereto, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the same company.
The Insurance Corporation of Ireland Limited Attorney: W. E. Leach 514 - 7 Street West, Calgary, Alberta	.....	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage; Accident, Automobile, Boiler and Machinery, Employers' Liability, Explosion, Forgery, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the same company.

SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS AGENCIES  
- THE ALBERTA INSURANCE ACT DURING 1971

CLASSES OF INSURANCE

- CANADIAN REGISTERED COMPANIES -

NAME OF COMPANY

Attorney: C. A. Kosovan, Q.C. 902 Chancery Hall, Edmonton, Alberta	Transportation, Plate Glass, Property Damage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather and Windstorm, limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.
Attorney: H. L. Irving, Q.C. 27th Floor, Alberta Telephone Tower, Edmonton, Alberta	Life, to the extent authorized by its Act of Incorporation, Constitution and Laws.
Knights of Columbus . . . . .	Life, Accident and Sickness.
Attorney: George A. Picco 1427 Remington Road, Calgary, Alberta	
Laurier Life Insurance Company . . . . .	To allow its existing contracts to run to maturity, to collect premiums now due upon policies outstanding and to pay claims. This is a limited license and does NOT authorize the licensee to undertake or renew insurance contracts in the Province of Alberta.
Attorney: G. Mackenzie Grant 9731 Fairmount Drive, Calgary, Alberta	
The Law Union and Rock Insurance Company Limited . . . . .	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Property, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Limited Hail, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Attorney: J. D. Mason 520 - 5th Avenue S.W., Calgary, Alberta	Damage, Public Liability, Sickness, Theft.
Liberty Mutual Insurance Company . . . . .	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Liability, Explosion, Forgery, Guarantee, Inland Marine, Inland Transportation, Limited Hail, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Attorney: John R. Munro 10th Floor, Executive Building, Jasper Avenue and 109th Street, Edmonton, Alberta	Life, Accident and Sickness.
The Liverpool and London and Globe Insurance Company . . . . .	
Attorney: J. W. Fisher 520 - 5th Avenue, S.W., Calgary, Alberta	
Locomotive Engineers Mutual Life and Accident Insurance . . . . .	
Attorney: J. W. Fisher 2616 - 5th Avenue, N.W., Calgary, Alberta	

INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND OTHER MUTUAL AGREEMENTS  
LICENSED UNDER THE ALBERTA INSURANCE ACT DURING 1971

## NAME OF COMPANY

## - CANADIAN REGISTERED COMPANIES -

## CLASSES OF INSURANCE

The London Assurance Co. . . . .  
Attorney: R. A. Adams  
Centennial Building, 816 - 7th Avenue, S.W., Calgary, Alberta

Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Boiler and Machinery, Employers' Liability, Inland Marine, Damage, Sickness, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles or Aircraft, Limited or Inherent Explosion, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

London-Canada Insurance Company . . . . .  
Insurance Exchange Building, Calgary, Alberta

Fire, Accident, Automobile, Boiler and Machinery, Explosion, Forgery, Guarantee, Inland Transportation, Personal Property, Plate Glass, Real Property, Sickness, Sprinkler Leakage, Theft, Weather, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, and Water Damage, limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.

240 - 4th Avenue, S.W., Calgary, Alberta  
The London & Lancashire Insurance Company Limited . . . . .  
Attorney: John David Mason  
520 - 5th Avenue, S.W., Calgary, Alberta

Accident, Automobile, Employers Liability and Public Liability.

London Life Insurance Company . . . . .  
500 Elveden House, 717 - 7th Avenue, S.W., Calgary, Alberta  
Attorney: Joseph J. Stratton  
700 One Thornton Court, Edmonton 15, Alberta

Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Earthquake, Employers' Liability, Limited Hail, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Windstorm, Workmen's Compensation, and, in addition thereto, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Life, Accident, Sickness.

London and Midland General Insurance Company . . . . .  
Attorney: Joseph J. Stratton  
700 One Thornton Court, Edmonton 15, Alberta

Fire, Accident, Automobile, Boiler, excluding Machinery; Employers' Liability, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

London and Scottish Assurance Corporations Limited . . . . .  
211 Royalite Building, 615 - 2nd Street, Calgary, Alberta

Life, Accident, Sickness

Imperial Bank of Canada Building, Edmonton, Alberta  
Attorney: H. T. Emery, c/o Messrs. Lindsay, Emery, Ford, Jamieson & Lambert  
201 Imperial Bank of Canada Building, Edmonton, Alberta

Life, Accident, Sickness

Attorney: K. L. Swidal  
1910 Centennial Building 103rd Avenue & 100th Street, Edmonton, Alberta

Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Damage, Public Liability, Sickness, Theft, Workmen's Compensation, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.



INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT DURING 1971

NAME OF COMPANY	- CANADIAN REGISTERED COMPANIES -	CLASSES OF INSURANCE
Lumbermen's Underwriting Alliance Attorney: Superintendent of Insurance 603 Financial Building, Edmonton, Alberta		Fire, including Use and Occupancy, Rents, Profits and Smoke Damage; Inland Marine, Inland Transportation, Windstorm, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Limited Hail, Limited or Inherent Explosion, Riots, or Civil Commotion, Sprinkler Leakage, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the exchange.
Lutheran Brotherhood. Attorney: Geoffrey H. Saxton 112 Barry Building, Edmonton, Alberta		Life and Disability, Accident and Sickness, to the extent authorized by its Articles of Incorporation, Constitution and Laws.
Maccabees Mutual Life Insurance Company Attorney: James S. Palmer 800 Royal Bank Building, Calgary 2, Alberta		To allow its existing contracts to run to maturity, to collect premiums now due upon outstanding policies and to pay claims. This is a limited license and does NOT authorize the licensee to undertake or renew insurance contracts in the Province of Alberta.
The Manufacturers Life Insurance Company. Attorney: John R. Seehouse Ste. 2620, 125 - 9th Avenue S.E., Calgary, Alberta		Life, Accident and Sickness.
6th Floor, Alberta & Southern Building, 240 - 4th Avenue S.W., Calgary, Alberta		
Maryland Casualty Company Attorney: L. Heron Toronto-Dominion Bank Building, 200, 10004 Jasper Avenue, Edmonton, Alberta		Fire, including Use and Occupancy, Rents and Profits; Accident, Aircraft excluding insurance against loss of or damage to an aircraft; Automobile, Boiler and Machinery, Explosion, Forgery, Property Damage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Maryland Casualty Company Attorney: Michael C. Rodney 27th Floor, Alberta Telephone Tower, Edmonton, Alberta		
Maryland Casualty Company Attorney: Michael C. Rodney 1300 - 8th Street, S.W., Calgary 3, Alberta		Property Damage, Public Liability, Sickness, Theft, and, in addition thereto, Falling Aircraft, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Maryland Casualty Company Attorney: Michael C. Rodney 10408 - 124th Street, 4th Floor, Edmonton, Alberta		
Middlesex Mutual Insurance Company Attorney: Ronald S. Phillips 307 Mercantile Building, Edmonton, Alberta		Fire, including Use and Occupancy, Rents and Profits; Accident, Aircraft excluding insurance against loss of or damage to an aircraft; Automobile, Boiler and Machinery, Explosion, Forgery, Property Damage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Ministers Life and Casualty Union Attorney: Rev. E. J. Thompson 8709 - 112th Street, Edmonton, Alberta		To allow its existing contracts to run to maturity to collect premiums now due upon policies outstanding and to pay claims. This is a limited license and does NOT authorize the licensee to undertake or renew insurance contracts in the Province of Alberta.
The Western Life Insurance Company Attorney: Ronald S. Phillips 802 McLeod Building, Edmonton, Alberta		Life
The Western Life Insurance Company Attorney: Bruce A. Brodie 9930 - 106 Street, Edmonton, Alberta		Accident, Auto and



LIST OF COMPANIES, PLACES AND SUBJECTS, REVENUE EXAMINER AND OFFICIALS, AREAS  
LICENSED UNDER THE ALBERTA INSURANCE ACT DURING 1971

NAME OF COMPANY	CANADIAN REGISTERED COMPANIES -	CLASSES OF INSURANCE
Modern Woodmen of America Attorney: George Whitlaw Box 7, Cremona, Alberta		Life and Insurance Against Disability arising from old age or injury to the person by accident to the extent authorized by its Articles of Association, Constitution and Laws.
The Monarch Life Assurance Company 2nd Floor, 100th Avenue Building, 10405 - 100th Avenue, Edmonton, Alberta		Life
Montreal Life Insurance Company Milner Building, 10040 - 104th Street, Edmonton, Alberta		Life, Accident and Sickness.
Attorney: D. D. Duncan c/o Duncan, Wiskew, Bowen, Craig, Brosseau & Horne 10043 - 101A Avenue, Edmonton, Alberta		
Attorney: Stanley G. Stecker 12323 - 104th Avenue, Edmonton, Alberta		caused by an automobile or the use or operation thereof.
330 - 9th Avenue S.W., Calgary, Alberta		Life, Accident, Sickness.
The Mutual Life Assurance Company of Canada Attorney: Francis Andrew Robinson 11765 Jasper Avenue, Edmonton, Alberta		Life, Accident, Sickness.
The Mutual Life Insurance Company of New York 1101 Baker Centre, 10025 - 106 Street, Edmonton, Alberta		Life, Accident, Sickness.
Mutual Of Omaha Insurance Company Attorney: Jack C. Q. Brown 302, 1147 - 17th Avenue S.W., Calgary, Alberta		Life, Accident, Sickness.
National Employers' Mutual General Insurance Association Limited. Attorney: Roy Gary Walker 330 - 9th Avenue S.W., Calgary, Alberta		Fire, Automobile, Burglary, Inland Marine, Inland Transportation, Liability, Plate Glass, and in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Malicious Damage, Riot, Smoke Damage, Sprinkler Leakage, Tornado, Water Damage, Weather, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Attorney: William J. M. Henning, Q.C. 900 Bank of Montreal Building, Edmonton, Alberta		
Attorney: S. G. J. Robbins Toole Peet Building 209 - 2nd Street S.W., Calgary, Alberta		Inland Marine, Inland Transportation, limited or Inherent Explosion, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
New York Life Insurance Company 10180 - 102nd Street, Edmonton, Alberta		Life, Accident, Sickness.

INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT DURING 1971

NAME OF COMPANY	- CANADIAN REGISTERED COMPANIES -	CLASSES OF INSURANCE
Niagara Fire Insurance Company Attorney: Thomas H. Keen 505 - 8 Avenue, S.W., Calgary, Alberta		Fire including Use and Occupancy, Rents and Profits, Accident, Aircraft, Automobile, Boiler and Machinery, Earthquake, Employers' Liability, Explosion, Falling Aircraft, Forgery, Guarantee, Hail, Impact by Vehicles, Inland Transportation, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
North American Benefit Association Attorney: Thelma A. Dreweth 12107 - 95th Street, Edmonton, Alberta		Life to the extent authorized by its Articles of Incorporation, Constitution and Bylaws.
Attorney: Robert William Main Ste. 705, Bank of Canada Building, 104 - 6th Avenue, Edmonton, Alberta		Life, Accident and Sickness.
North American Life and Casualty Company Attorney: Nels T. Crowell One Thornton Court, 3rd Floor, Edmonton, Alberta		Life, Accident, Sickness
North British and Mercantile Insurance Company Limited Attorney: William Cooper 10020 - 102 Street, S.W., Calgary, Alberta		Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Earthquake, Employers' Liability, Explosion, Guarantee, Hail, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Windstorm, Workmen's Compensation, and, in addition thereto, Falling Aircraft, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The North River Insurance Company 10020 - 102 Street, Edmonton, Alberta		To allow its existing contracts to run to maturity, to collect premiums now due upon policies outstanding and to pay claims. This is a limited license and does NOT authorize the licensee to undertake or renew insurance contracts in the Province of Alberta.
Northern Assurance Company Limited Attorney: William Cooper 10020 - 102 Street, S.W., Calgary, Alberta		Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Burglary, Employers' Liability, Explosion, Guarantee, Inland Marine, Inland Transportation, Liability, Limited Hail, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Windstorm, Workmen's Compensation, and, in addition thereto, Falling Aircraft, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Northern Life Assurance Company of Canada Attorney: Mel Wyne 1324, 10025 Jasper Avenue, Edmonton, Alberta		Life, Accident, Sickness.
The North West Commercial Travellers' Association of Canada 410 - 5th Street, S.W., Calgary, Alberta		Life to the extent authorized by its Act of Incorporation, Constitution and Laws.
The North West Life Assurance Company of Canada Attorney: Dennis H. Crawford 431 - 5th Street, S.W., Calgary, Alberta		Life, Accident, Sickness.
Norwich Union Fire Insurance Society Limited Attorney: James Henry Elmer 606 - 4 Street S.W., Calgary, Alberta		Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage, Accident, Automobile, Aircraft, Burglary, Earthquake, Employers' Liability, Explosion, Falling Aircraft, Forgery, Guarantee, Hail, Impact by Vehicles, Inland Transportation, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGE, AND UNDERWRITERS' AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT DURING 1971

NAME OF COMPANY	CANADIAN REGISTERED COMPANIES -	CLASSES OF INSURANCE
The Norwich Union Life Insurance Society Attorney: Harold C. Cooper 1001 - 10th Street, Edmonton, Alberta	.....	Life
Continental Life Insurance Company of Canada Attorney: George W. Skene, Q.C. 209 Executive Building, Calgary, Alberta	.....	Life, Accident, Sickness.
The Ocean Accident and Guarantee Corporation Limited Attorney: William Cooper 211 Royalite Building, 615 Second Street, S.W., Calgary, Alberta	.....	Life
Old Republic Insurance Company Attorney: J. E. Baker 10117 Jasper Avenue, Royal Bank Building, Edmonton, Alberta	.....	Fire including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Automobiles, Boiler and Machinery, Employers' Liability, Explosion, Forgery, Guarantees, Inland Transportation, Liability, Limited Hail, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Olympic Insurance Company Attorney: J. E. Baker 10117 Jasper Avenue, Royal Bank Building, Edmonton, Alberta	.....	Fire, Accident, Automobile, Property Damage, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Weather and Windstorm, limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.
The Order of United Commercial Travelers of America Attorney: I. Lorne Crowder 2315 - 4th Street, S.W., Calgary 3, Alberta	.....	Life, Accident, Sickness.
The Orion Insurance Company Limited Attorney: S. Bruce Dodds 9930 - 106 Street, Edmonton, Alberta	.....	Accident, to the extent authorized by its Articles of Incorporation, Constitution and Laws
Pacific Employers Insurance Company Attorney: W. E. O'Leary 1001 - 10th Street, Edmonton, Alberta	.....	Fire, Accident, Automobile, Boiler, Explosive, Machinery, Earthquake, Explosion, Fidelity, Hail, Inland Transportation, Property Damage, Plate Glass, Public Liability, Sickness, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather, and Windstorm, limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.

INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS  
LICENSED UNDER THE ALBERTA INSURANCE ACT DURING 1971

NAME OF COMPANY	CANADIAN REGISTERED COMPANIES -	CLASSES OF INSURANCE
The Paul Revere Life Insurance Company Attorney: H. T. Emery, Q.C. 201 Imperial Bank Building, Edmonton, Alberta	Life, Accident, Sickness.	
Pearl Assurance Company Limited. 407 - 8th Avenue, S.W., Calgary, Alberta	Fire, Life, Accident, Sickness.	Property Damage, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Pearl Underwriters agency of the Pearl Assurance Company Limited Attorney: H. Gordon Goodwin 10028 - 102 Street, Edmonton, Alberta	Fire, Life, Accident, Sickness.	Transportation, Liability, limited or inherent Explosion, Plate Glass, Property Damage, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Penn Mutual Life Insurance Company 10040 - 104th Street, Edmonton, Alberta	Accident, Sickness	
Perth Insurance Company 511 Lougheed Building, 604 - 1st Street W, Calgary, Alberta	Fire, Life, Accident, Sickness.	Fire, including Use and Occupancy, Rents, and Profits, Accident, Automobile, Boiler excluding Machinery, Earthquake, Employers' Liability, Explosion, Limited Hall, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft, Weather, and, in addition thereto, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Phoenix Assurance Company Limited Attorney: John Carter Morrison 402, 10102 - 101st Street, Edmonton, Alberta	Fire, Life, Accident, Sickness.	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Earthquake, Liability, including Use and Occupancy, Fidelity, Forgery, Guarantee limited to Surety, Inland Marine, Inland Transportation, Limited Hail, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Phoenix Insurance Company Attorney: Arnold F. Moir, Q.C. 802 McLeod Building, Edmonton, Alberta	Fire, Life, Accident, Sickness.	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Aircraft, excluding insurance against liability for loss or damage to persons caused by an aircraft or the use or operation thereof, Automobile, Boiler and Machinery, Earthquake, Employers' Liability, Explosion, Forgery, Guarantee, Inland Marine, Inland Transportation, Limited Hail, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES, FRACTIONAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT DURING 1971

NAME OF COMPANY	- CANADIAN REGISTERED COMPANIES -	CLASSES OF INSURANCE
Pierce Mutual Life Insurance Company Attorney: Dawson H. Tilley, c/o Riddell, Stead & Co. 107 - 8th Avenue S.W., Calgary, Alberta	Life	Fire, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, limited Hail, limited or Inherent Explosion, Sprinkler Leakage, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Pool Insurance Company Attorney: James F. McLaughlin 505 - 2nd Street, S.W., Calgary, Alberta	Fire	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Automobile, Inland Freight, limited Hail, limited or Inherent Explosion, Sprinkler Leakage, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Portage la Prairie Mutual Insurance Company Attorney: Ernest G. Buckland Briar Building, 1009 - 7th Avenue S.W., Calgary, Alberta	Life	Life
Cambridge Building, 10024 Jasper Avenue, Edmonton, Alberta	Life	Life
Attorney: A. G. Kenneffly 802 - 24 Avenue, S.E., Calgary, Alberta	Life	Life
Attorney: J. A. Huber 104, 10169 - 104 Street, Phillips Building, Edmonton, Alberta	Life	Life
509 Lancaster Building, Calgary, Alberta	Life	Life
Attorney: Thomas E. Ward 608 - 7th Street S.W., Calgary, Alberta	Life	Life
10310 - 124 Street, Edmonton, Alberta	Life	Life



INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT DURING 1971

NAME OF COMPANY	CANADIAN REGISTERED COMPANIES -	CLASSES OF INSURANCE
Quebec Assurance Company. Attorney: John David Nason 520 - 5th Avenue S.W., Edmonton, Alberta		Accident, Aircraft, Automobile, Boiler and Machinery, Earthquake, Employers' Liability, Limited Hail, Marine, Property Damage, Plate Glass, Sicknes, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured against the risk of fire under
Queensland Insurance Company Limited. Attorney: Paul Ryerson 10026 - 102 Street, Edmonton, Alberta		Fire, Inherent Explosion, Plate Glass, Property Damage, Sprinkler Leakage, Theft, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Aircraft, Automobile, Hail, Inland Marine, Inland Transportation, Personal Property, Plate Glass, Public Liability, Sicknes, Theft, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Attorney: Paul Ryerson 10026 - 102 Street, Edmonton, Alberta		Windstorm and, in addition thereto, Civil Commotion, Falling Aircraft, Impact by Vehicles, Limited Hail, Limited or Inherent Explosion, Sprinkler Leakage, limited to the insurance of the same property as is insured under a policy of fire insurance of the exchange.
Attorney: Superintendent of Insurance Edmonton, Alberta		including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sicknes, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Rochester Underwriters' Agency of the Great American Insurance Company. 604, 10024 - 106 Street, Baker Centre, Edmonton, Alberta		Liability, Explosion, Forgery, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft, Weather, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Royal Exchange Assurance Attorney: R. K. Smith 514 - 7th Street, S.W., Calgary, Alberta		including Use and Occupancy, Rents and Profits, Accident, Aircraft, Explosion, Falling Aircraft, Forgery, Guarantee, Hail, Impact by Vehicles, Inland Transportation, Liability, Marine, Plate Glass, Property Damage, Public Liability, Sicknes, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Royal General Insurance Company of Canada Attorney: W. H. Veer 505 - 8th Avenue, S.W., Calgary, Alberta		Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Aircraft, Automobile, Boiler and Machinery, Earthquake, Employers' Liability, Explosion, Forgery, Guarantee, Inland Marine, Inland Transportation, Sicknes, Sprinkler Leakage, Theft, Weather, Windstorm, and, in addition thereto, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Royal Insurance Company Limited. Attorney: John D. Mason 520 - 5th Avenue S.W., Calgary, Alberta		

INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT DURING 1971

NAME OF COMPANY	- CANADIAN REGISTERED COMPANIES -	CLASSES OF INSURANCE
Safeco Insurance Company of America Attorney: Edward A. Bridgen 2005 - 9th Avenue S.E., Calgary, Alberta	.....	Fire, Accident, Automobile, Boiler and Machinery, Explosive, Inland Transportation, Plate Glass, Property Damage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather, limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.
Saskatchewan Mutual Insurance Company Attorney: Walter H. Reeve 2, 10548 - 82nd Avenue, Edmonton, Alberta	.....	Fire, Accident, Automobile, Boiler and Machinery, Explosive, Inland Transportation, Plate Glass, Property Damage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather, limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.
Scottish Canadian Assurance Corporation Attorney: Walter H. Reeve 550, 606 - 4th Street, S.W., Calgary, Alberta	.....	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Explosion, Forgery, Guarantee, Inland Transportation, Liability, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Scottish Union and National Insurance Company Attorney: Walter H. Reeve 606 - 4th Street, S.W., Calgary, Alberta	.....	Fire, Accident, Automobile, Boiler and Machinery, Explosive, Inland Transportation, Plate Glass, Property Damage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Seaboard Surety Company Attorney: Walter H. Reeve 10040 - 104th Street, Edmonton, Alberta	.....	Surety, Fidelity, Indemnity, Inland Transportation, Plate Glass, Property Damage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Security Mutual Casualty Company Attorney: J. F. Lyburn 10040 - 104th Street, Edmonton, Alberta	.....	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Explosion, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Security National Insurance Company Attorney: J. F. Lyburn 10040 - 104th Street, Edmonton, Alberta	.....	Fire, Accident, Automobile, Boiler and Machinery, Explosive, Inland Transportation, Plate Glass, Property Damage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Service Fire Insurance Company of New York Attorney: J. F. Lyburn 10040 - 104th Street, Edmonton, Alberta	.....	Fire, Accident, Automobile, Boiler and Machinery, Explosive, Inland Transportation, Plate Glass, Property Damage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Sons of Norway Attorney: J. F. Lyburn 8905 - 77th Avenue, Edmonton, Alberta	.....	Life, Disability, and Sickness to the extent authorized by its Articles of Incorporation, Constitution and Laws.
Sons of Scotland Benevolent Association Attorney: J. F. Lyburn 11703 - 113th Avenue, Edmonton, Alberta	.....	Life to the extent authorized by its Act of Incorporation and Laws.

INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT DURING 1971

NAME OF COMPANY	CANADIAN REGISTERED COMPANIES -	CLASSES OF INSURANCE
The Sovereign Life Assurance Company of Canada. 862, 10230 Jasper Avenue, Edmonton, Alberta		
St. Paul Fire and Marine Insurance Company. Attorney: J. E. Cooper 200, 1039 - 17th Avenue S.W., Calgary, Alberta	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Earthquake, Employers' Livestock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather, and, in addition thereto, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.	
The Standard Life Assurance Company. Attorney: D. W. Ramsey 639 - 5th Avenue S.W., Calgary, Alberta		
The Stanstead & Sherbrooke Insurance Company. Attorney: H. L. Fenerty	Fire, Aircraft, Automobile, Boiler excluding Machinery, Credit, Earthquake, Employers' Liability, Explosion, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Theft, Weather, and, in addition thereto, Falling Aircraft, Impact by Vehicles, Sprinkler Leakage, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.	
State Farm Fire and Casualty Company. Attorney: Donald J. Boyer or Lawrence W. Olesen 900 Chancery Hall, Edmonton, Alberta	Fire, Aircraft, Automobile, Boiler and Machinery, Explosion, Guarantee, Plate Glass, Property Damage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Hall, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.	
State Farm Life Insurance Company 900 Chancery Hall, Edmonton, Alberta	Life	
State Farm Mutual Automobile Insurance Company. Attorney: Donald J. Boyer 900 Chancery Hall, Edmonton, Alberta	Accident and Automobile.	
Stonewall Insurance Company 10040 - 104 Street, Edmonton, Alberta	Accident and Sickness.	
Sun Alliance and London Assurance Company Limited Attorney: Roy A. Adams 816 - 7th Avenue S.W., Calgary, Alberta	L.F.	
Sun Insurance Office Limited. Attorney: Roy A. Adams 816 - 7th Avenue S.W., Calgary, Alberta	Fire, Accident, Automobile, Boiler and Machinery, Earthquake, Employers' Liability, Explosion, Falling Aircraft, Impact by Vehicles, Inland Transportation, Marine, Theft, Weather, and, in addition thereto, Earthquake, Falling Aircraft, Hall, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.	
Sun Life Assurance Company of Canada. Attorney: J. Levanand 700, 10080 Jasper Avenue, Edmonton, Alberta	L.F., Accident, Sickness.	

LIST OF COMPANIES - ADRIAN REGISTERED COMPANIES - OF INSURANCE

NAME COMPANY

ADRIAN REGISTERED COMPANIES -

OF INSURANCE

Attorney: J. S. Clay  
509 Lancaster Building, Calgary, Alberta

Fire, including Use and Occupancy, Rents and Profits, Automobile, Boiler

Glass, Property Damage, Public Liability, Theft, and, in addition thereto, Civil Commission, Earthquake, Falling Aircraft, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Toronto General Insurance Company

including Use and Occupancy, Rents and Profits, Accident Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Explosion, Fire, Guarantee, Liability, Sickness, Sprinkler Leakage, Theft, Weather, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

201 - 11745 Jasper Avenue, Edmonton

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201, 11745 Jasper Avenue, Edmonton, Alberta

Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather, and, by Vehicles, Limited Hail, Limited or Inherent Explosion, Water Damage, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Transport Indemnity Company

Attorney: Jack W. Kennedy  
111 - 117 Barry Building, 1012<sup>nd</sup> - 103 Street, Edmonton,

Transportation, Public Liability

Automobile, Accident limited to personal accident, Employers' Liability, Inland

Attorney: Arnold F. Veir

Accident and Sickness

Travelers Indemnity Company of Canada

including the Use and Occupancy, Rents and Profits and Smoke Damage, Automobile, Boiler and Machinery, Employers' Liability, Explosion, Forgery, Guarantee, Inland Marine, Inland Transportation, Marine, Plate Glass, Property Damage, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

McLeod Building, Edmonton, Alberta

The Travelers Indemnity Company (Hartford,

Liability, Explosion, Guarantee, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Attorney: Thomas W. Meagher  
635 - Sixth Avenue S.W., Calgary, Alberta

The Travelers Insurance Company (Hartford, Connecticut)

Accident, excluding insurance against liability for loss or damage to property, Employers' Liability, Insurance Against liability for loss or damage to persons caused by an aircraft or the use or operation thereof, Insurance Against liability for loss or damage to persons caused by an automobile or the use or operation thereof, Public Liability, limited to liability for loss or damage to the person of others, Sickness, Workmen's Compensation.

635 - 6th Avenue S.W.,



NAME OF COMPANY	CLASSES OF INSURANCE
Travelers Life Insurance Company of Canada Attorney: Thomas W. Meagher 635 - Sixth Avenue, S.W., Calgary, Alberta	Life, Personal Accident and Sickness
Attorney: C. W. Clement, Q.C. 304 Canadian Bank of Commerce Building, Edmonton, Alberta	Life, Personal Accident and Sickness
Ukrainian Mutual Benefit Association of Saint Nicholas of Canada. Attorney: John Guisayetz 17720 - 139 Street, Edmonton, Alberta	Life to the extent authorized by its Act of Incorporation, Constitution and Laws.
Ukrainian National Association, Inc. 10931 - 83 Street, Edmonton, Alberta	Fraternal Life, to the extent authorized by its Certificate of Incorporation, Constitution and Laws.
Underwriters National Assurance Company Attorney: John E. Baker 1100 Royal Bank Building, 10117 Jasper Avenue,	Accident and Sickness
Unigard Mutual Insurance Company.	Fire, Accident, Automobile, Boiler excluding Machinery, Employers' Liability, Explosion, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the same property as is insured under a policy of fire insurance of the same property as is insured under a
Union Fidelity Life Insurance Company Attorney: Howard L. Irving 27th Floor, Alberta Government Telephone Tower, Edmonton, Alberta	Accident and Sickness
Union Insurance Society of Canton Limited Attorney: Robert K. Smith 514 - 7 Street, S.W., Calgary, Alberta	Fire including Use and Occupancy, Rents and Profits, Accident, Aircraft, Automobile, Boiler and Machinery, Earthquake, Employers' Liability, Explosion, Falling Aircraft, Forgery, Guarantee, Impact by Vehicles, Inland Marine, Inland Liability, Sickness, Sprinkler Leakage, Theft, Water Damage, Weather.
Union Mutual Life Insurance Company Attorney: Wallace B. MacInnes 16th Floor, Elveden House, Calgary, Alberta	Life, Accident limited to Personal Accident, Sickness.
Unionmutual Life Assurance Company of Canada.	Life, Accident, Sickness
United American Insurance Company Attorney: Robert L. Penerty 1500 Guinness House, Calgary 2, Alberta	Life, Personal Accident and Sickness.
United Benefit Life Insurance Company 304, 1147 - 17th Avenue S.W., Calgary, Alberta	Accident and Sickness.



INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES, AND UNDERWRITERS' AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT DURING 1971

NAME OF COMPANY	- CANADIAN REGISTERED COMPANIES -	CLASSES OF INSURANCE
United Canada Insurance Company Attorney: J. C. F. Casey 555 Bentall Building, Calgary, Alberta	.....	Fire, Accident, Automobile, Roller and Machinery, Explosion, Inland Transportation, Plate Glass, Property Damage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
United Investment Life Assurance Company Attorney: Rhodette A. Pells 888 Pacific Plaza, 700 - 6th Avenue S.W., Calgary 1, Alberta	.....	Life
United States Fidelity and Guaranty Company Attorney: F. S. MacLeod 10182 - 103 Street, 101 Mercantile Building, Edmonton, Alberta	.....	Fire, Accident, Aircraft, Automobile, Boiler excluding Machinery, Employers' Liability, Public Liability, Plate Glass, Property Damage, Public Liability, Sickness, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The United States Fire Insurance Company Attorney: C. A. Kosowan 3 Sir Winston Churchill Square, Edmonton, Alberta	.....	Fire, including Use and Occupancy, Rents and Profits, Accident, Aircraft excluding insurance against liability for loss or damage to persons or property caused by an aircraft or the use and operation thereof, Automobile, Boiler excluding Machinery, Explosion, Falling Aircraft, Hail, Impact by Vehicles, Plate Glass, Property Damage, Theft, Weather, limited to Windstorm, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Unity Fire and General Insurance Company Attorney: J. D. Clay 509 Lancaster Building, Calgary, Alberta	.....	Fire, Accident, Automobile, Water excluding Machinery, Employers' Liability, Explosion, Inland Transportation, Ocean Marine, Plate Glass, Property Damage, Public Liability, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Utica Mutual Insurance Company Attorney: James D. Cregan 9th Floor, 10040 - 104th Street, Edmonton, Alberta	.....	Fire, Accident, Automobile, Roller excluding Machinery, Explosion, Inland Transportation, Marine, Plate Glass, Property Damage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather, and Windstorm, limited to the insurance of the same property as is insured against the risk of fire under a policy of the same company.
Victoria Insurance Company of Canada Attorney: Elwyn A. Stephens 800 Bank of Montreal Building, Edmonton, Alberta	.....	Aircraft
Warner Reciprocal Insurance Company Attorney: Superintendent of Insurance 255 Financial Building, Edmonton, Alberta	.....	Fire, including Use and Occupancy, Rents and Rental Value, Smoke Damage, and, in addition thereto, Earthquake, Falling Aircraft, Limited Hail, Limited or Inherent Explosion, Riots or Civil Commotion, Sprinkler Leakage, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the Exchange.
Washington National Insurance Company Attorney: Robert L. Fenerty 1500 Guinness House, Calgary, Alberta	.....	Accident and Sickness.

INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT DURING 1971

NAME OF COMPANY

- CANADIAN REGISTERED COMPANIES -

The Wawanesa Mutual Insurance Company 10020 - 108th Street, Edmonton, Alberta	Fire, Accident, Automobile, including Medical Expense Policy, Boiler and Machinery, Earthquake, Employers' Liability, Explosion, Falling Aircraft, Guarantee, Hail, Impact by Vehicles, Inland Transportation, Liability, Livestock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Water Damage, Weather.
Wawanesa Mutual Life Insurance Company 10020 - 108th Street, Edmonton, Alberta	Life, including Use and Occupancy, Rents and Profits, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Explosion, Forgery, Guarantee, Inland Marine, Inland Transportation, Limited Hail, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Windstorm, Workmen's Compensation, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Wellington Fire Insurance Company Attorney: William K. Sangwin 535 Fifth Avenue S.W., Calgary, Alberta	Fire, including Use and Occupancy, Rents and Profits, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Explosion, Forgery, Guarantee, Inland Marine, Inland Transportation, Limited Hail, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Windstorm, Workmen's Compensation, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Western Assurance Company 10020 - 108th Street, Edmonton, Alberta	Life, including Use and Occupancy, Rents and Profits, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Explosion, Forgery, Guarantee, Inland Marine, Inland Transportation, Limited Hail, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Windstorm, Workmen's Compensation, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Western Life Assurance Company 502 - 17th Avenue N.W., Calgary, Alberta	Life, including Use and Occupancy, Rents and Profits, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Explosion, Forgery, Guarantee, Inland Marine, Inland Transportation, Limited Hail, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Windstorm, Workmen's Compensation, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Western Surety Company 10020 - 108th Street, Edmonton, Alberta	Guarantee, Burglary.
Westmount Life Insurance Company 10020 - 108th Street, Edmonton, Alberta	Life, including Use and Occupancy, Rents and Profits, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Explosion, Forgery, Guarantee, Inland Marine, Inland Transportation, Limited Hail, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Windstorm, Workmen's Compensation, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Workers Benevolent Association of Canada Attorney: Andrew Radomsky 10242 - 82 Street, Edmonton, Alberta	Life and Disability to the extent authorized by its Act of Incorporation and By-Laws.
The World Auxiliary Insurance Corporation Limited Attorney: W. Cooper 211, 615 - 2nd Street, S.W., Calgary, Alberta	Fire, including Use and Occupancy, Rents and Profits, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Explosion, Forgery, Guarantee, Inland Marine, Inland Transportation, Limited Hail, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Windstorm, Workmen's Compensation, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Yorkshire Insurance Company Limited Attorney: W. Rennels 550 - 606 - 4th Street, S.W.	Fire, including Use and Occupancy, Rents and Profits, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Explosion, Forgery, Guarantee, Inland Marine, Inland Transportation, Limited Hail, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Windstorm, Workmen's Compensation, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES  
LICENSED UNDER THE ALBERTA INSURANCE ACT DURING 1971

NAME OF COMPANY	- CANADIAN REGISTERED COMPANIES -	CLASSES OF INSURANCE
Continental Insurance Company Attorney: Robert S. Kirkland 11209 Jasper Avenue, Edmonton, Alberta	.....	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Explosive, Forgery, Guarantee, Marine Transportation, Liability, Plate Glass, Property, Public Liability, Sicknes, Theft, and in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Continental Life Insurance Company 301, 1300 8th Street, S.W., Calgary, Alberta	.....	Life

TABLE XXIV

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING LIFE INSURANCE  
IN THE PROVINCE OF ALBERTA - 1971

NAME OF COMPANY	DIRECT WRITTEN					DISBURSEMENTS TO POLICYHOLDERS						
	Assurance Premiums \$	Consideration Premiums and Amitties \$	Total Premiums and Considerations \$	Death Claims \$	Matured Endowments \$	Surrender Values \$	Disability Claims \$	Dividends \$	Total Pay- ments to Annuitants \$	Total Dis- bursements to Policyholders \$		
Abbey Life Insurance Company of Canada	50,870	32,120	82,990	-0-	-0-	5,047	-0-	1,040	743	6,830		
Ordinary Group	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-		
Total	50,870	32,120	82,990	-0-	-0-	5,047	-0-	1,040	743	6,830		
Acadia Life Insurance Company	115,081	12,823	127,904	22,348	-0-	2,294	-0-	4,435	3,173	32,250		
Ordinary Group	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-		
Total	115,081	12,823	127,904	22,348	-0-	2,294	-0-	4,435	3,173	32,250		
Aetna Life Insurance Company	19,157	-0-	367,351	5,117	13,782	2,079	-0-	1,453	-0-	22,431		
Ordinary Group	309,307	38,887	367,351	182,565	-0-	16,267	-0-	-0-	22,504	227,236		
Total	328,464	38,887	367,351	193,682	13,782	18,346	-0-	1,453	22,504	249,767		
Allstate Life Insurance Company	10,760	-0-	71,919	-0-	-0-	-0-	-0-	-0-	-0-	-0-		
Ordinary Group	61,159	-0-	71,919	29,516	-0-	-0-	-0-	-0-	-0-	29,516		
Total	71,919	-0-	71,919	29,516	-0-	-0-	-0-	-0-	-0-	29,516		
Allstate Life Insurance Company of Canada	110,573	-0-	177,690	7,532	-0-	6,390	-0-	-0-	-0-	14,022		
Ordinary Group	67,117	-0-	177,690	75,345	-0-	-0-	-0-	-0-	-0-	75,345		
Total	177,690	-0-	177,690	82,877	-0-	6,390	-0-	-0-	-0-	89,367		
American Bankers Life Assurance Company of Florida	-0-	-0-	1,752	-0-	-0-	-0-	-0-	-0-	-0-	-0-		
Ordinary Group	1,752	-0-	1,752	-0-	-0-	-0-	-0-	-0-	-0-	-0-		
Total	1,752	-0-	1,752	-0-	-0-	-0-	-0-	-0-	-0-	-0-		
American Health and Life Insurance Company	-0-	-0-	107,305	-0-	-0-	-0-	-0-	-0-	-0-	-0-		
Ordinary Group	107,305	-0-	107,305	18,689	-0-	-0-	-0-	-0-	-0-	18,689		
Total	107,305	-0-	107,305	18,689	-0-	-0-	-0-	-0-	-0-	18,689		
American National Insurance Company	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-		
Ordinary Group	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-		
Total	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-		
British Pacific Life Insurance Company	59,397	-0-	59,587	3,000	-0-	3,918	-0-	-0-	-0-	6,918		
Ordinary Group	190	-0-	59,587	3,000	-0-	-0-	-0-	-0-	-0-	-0-		
Total	59,587	-0-	59,587	3,000	-0-	3,918	-0-	-0-	-0-	6,918		
California-Western States Life Insurance Company	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-		
Ordinary Group	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-		
Total	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-		
Canada Life Assurance Company	2,530,943	684,372	5,543,109	528,184	205,070	1,150,146	700	474,144	350,482	2,708,726		
Ordinary Group	1,412,253	915,536	5,543,109	771,591	-0-	-0-	40,173	11,327	2,200,546	3,023,740		
Total	3,943,201	1,599,908	5,543,109	1,299,878	205,070	1,150,146	40,873	485,471	2,551,028	5,732,466		
Canadian Premier Life Insurance Company	373,542	1,248	569,349	51,924	5,178	32,926	-0-	49,172	2,415	141,615		
Ordinary Group	187,851	6,708	569,349	49,524	-0-	8,277	-0-	-0-	-0-	55,801		
Total	561,393	7,956	569,349	101,448	5,178	39,203	-0-	49,172	2,415	197,416		
Capitol Life Insurance Company	-0-	-0-	128,780	-0-	-0-	-0-	-0-	-0-	-0-	-0-		
Ordinary Group	128,780	-0-	128,780	-0-	-0-	-0-	-0-	-0-	-0-	-0-		
Total	128,780	-0-	128,780	-0-	-0-	-0-	-0-	-0-	-0-	-0-		

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING LIFE INSURANCE  
IN THE PROVINCE OF ALBERTA - 1971

NAME OF COMPANY	PREMIUM INCOME DIRECT WRITTEN			DISBURSEMENTS TO POLICYHOLDERS							Total Dis- bursements to Policyholders
	Assurance Premiums	Consideration Annuities	Total Premiums and Considerations	Death Claims	Matured Endowments	Surrender Values	Disability Claims	Dividends	Total Pay- ments to Annuitants		
Commercial Life Insurance Company of Canada	278,348	57,195	335,543	93,610	73,673	122,935	-0-	1,604	5,182	312,010	
Ordinary Group	278,348	57,195	335,543	93,610	73,673	122,935	-0-	-0-	44,860	94,064	
Total	363,110	58,315	421,425	11,020	73,673	122,935	-0-	1,604	53,842	406,074	
Commercial Life Insurance Company of Canada	349,650	-0-	349,650	54,928	-0-	22,626	-0-	109,016	2,869	189,439	
Ordinary Group	349,650	-0-	349,650	54,928	-0-	22,626	-0-	109,016	-0-	29,616	
Total	45,185	-0-	45,185	84,544	-0-	22,626	-0-	109,016	2,869	219,055	
Commercial Life Insurance Company	1,921,100	31,222	1,952,322	392,418	76,380	319,928	4,410	271,658	112,672	1,177,466	
Ordinary Group	1,921,100	31,222	1,952,322	392,418	76,380	319,928	-0-	-0-	60,552	1,150,112	
Total	2,250,549	676,987	2,927,536	1,176,818	76,380	321,668	4,410	271,658	714,724	2,330,608	
Commercial Life Insurance Company	306	-0-	306	5,011	-0-	5,653	-0-	-0-	-0-	10,664	
Ordinary Group	306	-0-	306	5,011	-0-	5,653	-0-	-0-	-0-	34,024	
Total	79,980	1,271	81,557	31,747	379	5,672	1,778	-0-	101	44,688	
Commercial Life Insurance Company	1,260,637	276,101	1,536,738	453,598	23,000	93,227	96,309	121,872	88,684	876,690	
Ordinary Group	1,260,637	276,101	1,536,738	453,598	23,000	93,227	-0-	-0-	1,300	1,300	
Total	38,282	31,375	69,657	-0-	-0-	-0-	-0-	-0-	-0-	-0-	
Cosmopolitan Life Insurance Company	38,282	31,375	69,657	-0-	-0-	-0-	-0-	-0-	-0-	-0-	
Ordinary Group	38,282	31,375	69,657	-0-	-0-	-0-	-0-	-0-	-0-	-0-	
Total	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	
Crown Life Insurance Company	1,530,086	354,005	1,884,091	163,704	110,817	329,280	-0-	277,192	155,445	1,036,893	
Ordinary Group	1,530,086	354,005	1,884,091	163,704	110,817	329,280	-0-	-0-	24,961	298,409	
Total	415,222	39,211	454,433	408,039	110,817	358,393	455	277,192	180,406	1,335,302	
Cuna Mutual Insurance Society	189,452	39,211	228,663	38,261	-0-	8,746	-0-	23,459	5,229	75,695	
Ordinary Group	189,452	39,211	228,663	38,261	-0-	8,746	-0-	136,207	-0-	621,865	
Total	895,512	39,211	934,723	446,484	-0-	8,746	39,174	159,666	5,229	697,560	
Desjardins Mutual Insurance Company	1,829	-0-	1,829	-0-	-0-	1,020	-0-	36	-0-	1,056	
Ordinary Group	1,829	-0-	1,829	-0-	-0-	1,020	-0-	6,202	-0-	30,117	
Total	83,721	-0-	83,721	23,401	-0-	-0-	514	6,238	-0-	31,173	
Dominion of Canada General Insurance Company	23,646	63,850	87,496	39,863	22,330	56,397	-0-	-0-	4,287	122,877	
Ordinary Group	23,646	63,850	87,496	39,863	22,330	56,397	-0-	-0-	28,607	25,607	
Total	167,082	230,934	398,016	65,541	22,330	56,397	-0-	-0-	7,216	151,484	
Edwards & Sons Insurance Company	1,302,348	264,008	1,566,356	192,003	117,026	488,367	2,040	300,291	88,580	1,188,307	
Ordinary Group	1,302,348	264,008	1,566,356	192,003	117,026	488,367	4,436	0-	60,188	119,411	
Total	1,480,301	317,004	1,797,305	246,793	117,026	488,367	6,476	300,291	148,768	1,307,721	
T. Eaton Life Insurance Company	123,454	12,728	136,182	9,797	31,499	49,135	-0-	4,314	13,594	108,339	
Ordinary Group	123,454	12,728	136,182	9,797	31,499	49,135	-0-	-0-	-0-	9,050	
Total	180,046	12,728	192,774	18,847	31,499	49,135	-0-	4,314	13,594	117,389	





ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING LIFE INSURANCE  
IN THE PROVINCE OF ALBERTA - 1971

NAME OF COMPANY	PREMIUM INCOME			DISBURSEMENTS TO POLICYHOLDERS							Total Pay- ments to Annuity- holders	Total Dis- bursements to Policyholders
	Assurance Premiums	Consideration for Annuities	Total Premiums and Considerations	Death Claims	Matured Endowments	Surrender Values	Disability Claims	Dividends				
Gerling Global Life Insurance Company	Ordinary Group Total	10,529 -0- 10,529	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	1,508 -0- 1,508	-0- -0- -0-	273 -0- 273	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	1,781 -0- 1,781
Globe Life Insurance Company	Ordinary Group Total	31,878 109,230 141,108	-0- -0- -0-	4,500 76,443 80,943	7,254 7,254 7,254	2,216 7,694 9,910	-0- 3,416 3,416	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	13,970 87,555 101,525
Great-West Life Assurance Company	Ordinary Group Total	4,171,633 1,837,383 6,009,016	1,470,640 2,569,384 4,040,024	638,519 1,066,861 1,705,410	226,149 -0- 226,149	967,935 967,935 967,935	4,229 10,611 14,840	649,706 36,892 686,598	708,032 1,739,012 2,447,044	-0- -0- -0-	-0- -0- -0-	3,194,600 2,853,376 6,047,976
Holland Life Insurance Society Ltd.	Ordinary Group Total	334,966 3,310 338,276	70,016 -0- 70,016	19,982 19,982 19,982	-0- -0- -0-	26,231 -0- 26,231	-0- -0- -0-	24,799 -0- 24,799	8,172 -0- 8,396	-0- -0- -0-	-0- -0- -0-	79,184 -0- 79,408
Imperial Life Assurance Company of Canada	Ordinary Group Total	1,872,707 296,437 2,169,144	827,485 265,119 1,092,604	212,749 122,054 334,803	182,918 -0- 182,918	449,524 -0- 449,524	1,200 -0- 1,200	346,759 -0- 346,759	313,822 40,534 354,356	-0- -0- -0-	-0- -0- -0-	1,506,972 1,162,588 1,669,560
Income Disability and Reinsurance Company of Canada	Ordinary Group Total	34,622 67,192 101,814	2,783 -0- 2,783	-0- 6,000 6,000	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- 6,000 6,000
John Hancock Mutual Life Insurance Company	Ordinary Group Total	7,791 178,412 186,203	3,899 4,745 8,644	-0- 114,417 114,417	-0- -0- -0-	885 -0- 885	-0- 19,245 19,245	2,327 51,980 54,307	1,370 3,396 4,766	-0- -0- -0-	-0- -0- -0-	4,582 189,038 193,620
Laurier Life Insurance Company	Ordinary Group Total	6,666 2,297 8,963	-0- -0- -0-	-0- 12,000 12,000	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- 12,000 12,000
Life Insurance Company of Alberta	Ordinary Group Total	629,273 73,836 703,109	49,675 3,179 52,854	158,036 71,868 229,904	30,612 -0- 30,612	214,232 -0- 214,232	1,500 26,254 27,754	24,069 -0- 24,069	66,325 20,259 86,584	-0- -0- -0-	-0- -0- -0-	494,774 118,381 613,155
London Life Insurance Company	Ordinary Group Total	9,936,589 1,888,651 11,825,240	814,305 1,623,818 2,438,123	1,686,533 938,477 2,625,010	252,276 -0- 252,276	1,445,044 8 1,445,052	34,577 34,743 69,320	2,122,711 125,239 2,247,950	105,213 970,686 1,135,899	-0- -0- -0-	-0- -0- -0-	5,700,434 2,069,153 7,775,587
London and Scottish Assurance Corporation Limited	Ordinary Group Total	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-
Loyal Protective Life Insurance Society	Ordinary Group Total	65,263 -0- 65,263	-0- -0- -0-	(22,771) -0- (22,771)	-0- -0- -0-	633 -0- 633	-0- -0- -0-	2,952 -0- 2,952	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	(19,186) -0- (19,186)

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING LIFE INSURANCE  
IN THE PROVINCE OF ALBERTA - 1971

NAME OF COMPANY	Assurance Premiums	Annuities	Total Premiums and Annuities	Claims	Matured Endowments	Surrender Values	DISBURSEMENTS TO POLICYHOLDERS				Total Pay- ments to Annuityholders	Total Dis- bursements to Policyholders
							Disability Claims	Dividends				
Maccabees Mutual Company	-	-	-	8,799	26,850	40,802	-0-	-0-		-0-	-0-	76,451
Insurance Company	-	-	21,790	8,799	26,850	40,802	-0-	-0-		-0-	-0-	76,451
Assurance Company	-	-	8,491,759	1,383,574	234,933	965,412	7,614	743,034		695,622	4,030,189	
	-	-	-	173,110	-0-	308	15,625	743,688		82,293	1,083,024	
	-	-	-	-	234,933	965,720	23,239	-		1,588,915	5,113,213	
Assurance Company	-	-	234,165	2,188	1,886	8,901	-0-	4,281		1,548	18,804	
	-	-	-	-	-0-	-0-	-0-	-0-		152	33,439	
	-	-	-	-	1,886	8,901	-0-	4,281		1,700	52,243	
Massachusetts Mutual Company	-	-	3,185	-	-0-	-0-	-0-	-0-	2	-0-	1,197	
	-	-	-	-	-0-	-0-	-0-	-0-	2	1,108	1,197	
	-	-	-	629,257	41,533	1,014,875	5,817	912,944		30,503	3,427,771	
	-	-	-	1,295,529	541,533	1,014,875	15,130	364,202		150,473	1,196,077	
	-	-	4,457,354	-	-	-	20,947	1,280,146		201,038	4,354,068	
Ministers Life and Casualty Union	-	-	9,581	-	6,500	1,756	-0-	3,314		-0-	11,570	
	-	-	-	-	-0-	-0-	-0-	-0-		-0-	-0-	
	-	-	-	-	6,500	1,756	-0-	3,314		-0-	11,570	
	-	-	-	-	-0-	-0-	-0-	-0-		-0-	-0-	
	-	-	-	175,304	206,790	492,003	-0-	613,670		157,431	1,645,098	
Monarch Life Assurance Company	1,770,905	121,721	-	180,108	-0-	-0-	-0-	-0-		53,825	58,939	
	17,500	-	-	-	206,790	492,003	-0-	613,670		211,266	1,704,037	
Insurance Company	1,788,405	-	-	-	-	-	-	-		-	-	
	-	-	-	-	34,981	73,182	-0-	34,521		12,659	192,040	
	-	-	-	-	-0-	-0-	-0-	183		4,155	4,338	
	-	-	-	-	-	-	-	-		-	-	
Ordinary	-	-	309,906	1,050,236	26,700	1,400,000	1,074	1,257,587		209,088	577,216	
	-	-	-	322,989	-0-	-0-	4,074	37,834		381,654	4,546,267	
	-	-	-	1,376,225	252,766	1,266,711	11,324	1,257,587		-0-	92	
Assurance Company of Canada	-	-	-	75,154	4,000	73,574	-0-	19,264		-0-	92	
	-	-	-	73,000	-0-	-0-	-0-	83,147		-0-	92	
Mutual Life Insurance Company of New York	509,574	7,434	-	148,154	1,000	73,594	730	1,981		-0-	257	
	-	-	-	10,212	-0-	-0-	-0-	-0-		-0-	257	
	-	-	-	15,500	-0-	-0-	-0-	1,981		-0-	257	
Mutual of Omaha Insurance Company	-	1,801	49,360	25,712	-0-	-0-	-0-	1,981		-0-	257	
	-	4,332	-	-	-0-	-0-	-0-	-		-	-	

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING LIFE INSURANCE  
IN THE PROVINCE OF ALBERTA - 1971

NAME OF COMPANY	PREMIUM INCOME DIRECT WRITTEN			DISBURSEMENTS TO POLICYHOLDERS							Total Dis- bursements to Policyholders \$
	Assurance Premiums \$	Consideration for Annuities \$	Total Premiums and Considerations \$	Death Claims \$	Matured Endowments \$	Surrender Values \$	Disability Claims \$	Dividends \$	Total Pay- ments to Annuitants \$		
National Life Assurance Company of Canada	629,112 802,777 1,431,889	124,946 56,059 181,005	754,058 858,836 1,612,894	104,026 556,533 660,559	32,341 -0- 32,341	86,552 4,414 90,966	-0- 12,663 12,663	46,429 -0- 46,429	6,608 13,189 19,797	275,956 586,799 862,755	
New York Life Insurance Company	2,957,377 3,088,067 6,045,444	786 -0- 786	3,088,853 3,088,853 6,045,444	457,688 42,011 499,699	9,108 -0- 9,108	270,718 271,695 542,413	4,500 13 4,513	433,868 8,040 441,908	2,342 15,501 17,843	1,178,224 66,540 1,244,764	
North American Life Assurance Company	1,670,327 373,084 2,043,411	691,618 952,305 1,643,923	2,261,945 1,325,389 3,587,334	374,899 447,632 822,531	266,656 -0- 266,656	661,087 66,096 667,183	1,440 19,120 20,560	400,400 803,949 1,204,349	181,367 330,874 512,241	1,885,849 2,689,798 4,575,647	
North American Life and Casualty Company	494,608 50,397 545,005	5,110 2,120 7,230	550,718 52,517 603,235	41,769 2,147 43,916	-0- -0- -0-	16,738 16,738 33,476	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	58,507 27,147 85,654	
Northern Life Assurance Company of Canada	456,893 310,126 767,019	24,261 5,088 29,349	481,154 315,214 796,368	48,285 214,612 262,897	10,124 -0- 10,124	106,308 -0- 106,308	-0- 4,746 4,746	48,505 48,506 97,011	7,361 53 7,414	220,583 219,412 439,995	
North West Life Assurance Company of Canada	695,754 109,148 804,902	88,698 -0- 88,698	784,602 109,148 893,600	92,855 71,593 164,448	-0- -0- -0-	72,193 -0- 72,193	500 -0- 500	43,718 -0- 43,718	14,710 -0- 14,710	223,976 71,593 295,569	
Norwich Union Life Insurance Society	486,451 14,398 500,849	87,925 45,734 133,659	574,376 60,132 634,508	56,581 56,581 113,162	6,102 -0- 6,102	120,027 4,541 124,568	-0- -0- -0-	66,855 -0- 66,855	5,561 12,060 17,621	255,126 16,601 271,727	
Occidental Life Insurance Company of California	1,643,782 287,562 1,931,344	660 34,563 35,223	1,937,344 322,125 2,259,469	571,382 185,354 756,736	1,000 -0- 1,000	66,083 -0- 66,083	-0- -0- -0-	5,704* -0- 5,704	130 40,509 40,639	644,299 225,853 870,152	
Occidental Life Insurance Company of Canada	594 -0- 594	2,650 -0- 2,650	3,244 -0- 3,244	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	
Old Republic Life Insurance Company	1,294,387 1,294,387 2,588,774	-0- -0- -0-	1,294,387 1,294,387 2,588,774	-0- 201,460 201,460	-0- -0- -0-	-0- -0- -0-	-0- 108,632 108,632	-0- -0- -0-	-0- -0- -0-	310,092 310,092 620,184	
Paramount Life Insurance Company	2,284,334 2,284,334 4,568,668	-0- -0- -0-	2,284,628 2,284,628 4,569,256	53,789 53,789 107,578	-0- -0- -0-	11,151 11,151 22,302	-0- -0- -0-	273,744 273,744 547,488	-0- -0- -0-	338,684 338,684 677,372	
Paul Revere Life Insurance Company	195,906 23,729 219,635	7,412 -0- 7,412	203,318 23,729 227,047	12,000 25,195 37,195	2,000 -0- 2,000	19,116 -0- 19,116	-0- -0- -0-	-0- -0- -0-	18,093 -0- 18,093	51,209 25,195 76,404	

\*Including Coupons





ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING LIFE INSURANCE  
IN THE PROVINCE OF ALBERTA - 1971

NAME OF COMPANY	PREMIUM INCOME DIRECT WRITTEN			DISBURSEMENTS TO POLICYHOLDERS							Total Dis- bursements to Policyholders \$
	Assurance Premiums \$	Considerations for Annuities \$	Total Premiums and Considerations \$	Death Claims \$	Matured Endowments \$	Surrender Values \$	Disability Claims \$	Dividends \$	Total Pay- ments to Annuity \$		
State Farm Life Insurance Company	172,868 1,966 174,834	785 -0- 785	175,619	31,782 -0- 31,782	-0- -0- -0-	2,879 -0- 2,879	-0- -0- -0-	12,142 1,004 13,146	138 -0- 138	46,941 1,004 47,945	
Sun Alliance and London Assurance Company Limited	224,728 6,935 231,663	828 -0- 828	232,491	30,583 -0- 30,583	2,209 -0- 2,209	37,488 -0- 37,488	-0- -0- -0-	353 -0- 353	1,286 -0- 1,286	71,919 -0- 71,919	
Sun Life Assurance Company of Canada	7,733,788 2,563,942 10,297,730	848,322 7,913,112 7,861,434	18,159,164	1,225,481 1,642,436 2,910,807	593,901 -0- 593,901	1,594,283 1,763 1,596,052	5,490 6,219 11,709	1,797,744 166,406 1,964,150	279,988 1,744,689 2,024,677	5,496,887 3,604,409 9,101,296	
Travelers Insurance Company(Hartford, Connecticut)	429,621 719,206 1,148,827	20,971 51,991 72,962	1,221,789	174,157 178,171 352,328	77,711 -0- 77,711	72,630 19,376 92,006	-0- 35,000 35,000	-0- -0- -0-	12,940 74,407 87,347	337,438 306,954 644,392	
Travelers Life Insurance Company of Canada	3,192 240 3,432	-0- -0- -0-	3,432	-0- 133 133	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- 133 133	
Union Mutual Life Insurance Company	-0- 66 66	-0- -0- -0-	66	-0- -0- -0-	-0- -0- -0-	3,835 -0- 3,835	-0- -0- -0-	134 -0- 134	-0- -0- -0-	3,969 -0- 3,969	
Unionmutual Life Assurance Company of Canada	222 45 267	-0- -0- -0-	267	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	13 13 13	
United American Insurance Company	-0- -0- -0-	-0- -0- -0-	-0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	
United Benefit Life Assurance Company	24,153 20 24,173	-0- -0- -0-	24,173	-0- -0- -0-	6,000 -0- 6,000	10,038 -0- 10,038	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	16,038 -0- 16,038	
United Investment Life Assurance	60,638 -0- 60,638	-0- -0- -0-	60,638	1,000 -0- 1,000	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	1,000 -0- 1,000	
Wawanesa Mutual Life Insurance Company	148,524 1,335 149,859	92,762 -0- 92,762	242,621	10,000 -0- 10,000	-0- -0- -0-	5,991 -0- 5,991	-0- -0- -0-	5,274 -0- 6,274	10,481 -0- 10,481	32,746 -0- 32,746	
Western Life Assurance Company	85,445 -0- 85,445	48,801 -0- 48,801	134,246	12,000 -0- 12,000	13,868 -0- 13,868	50,492 -0- 50,492	-0- -0- -0-	4,073 -0- 4,073	3,497 -0- 3,497	83,930 -0- 83,930	

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING LIFE INSURANCE  
IN THE PROVINCE OF ALBERTA - 1971

NAME OF COMPANY	PREMIUM INCOME								Total Pay- ments to Annuityants	Total Dis- bursements to Policyholders
	Assurance Premiums	Consideration for Annuities	Total Premiums and Considerations	Death Claims	Matured Endowments	Surrender Values	Disability Claims	Dividends		
Westmount Life Insurance Company	Ordinary	418,605	27,219	-0-	-0-	39,286	-0-	-0-	20,000	59,286
	Group	1,408	110,451	-0-	-0-	-0-	-0-	-0-	217,948	217,948
	Total	420,013	137,670	-0-	-0-	39,286	-0-	-0-	237,948	277,234
Zurich Life Insurance Company of Canada	Ordinary	545,849	44,096	71,235	78,328	159,258	-0-	50,834	32,531	392,186
	Group	168,834	3,855	129,910	-0-	-0-	583	-0-	32,976	131,469
	Total	714,683	47,951	762,634	201,145	78,328	159,258	583	50,834	33,507
Totals	Ordinary	78,060,713	14,979,944	13,143,633	4,712,786	15,542,023	92,780	13,592,037	4,450,448	51,533,707
	Group	21,716,113	19,388,790	11,626,688	379	103,187	689,855	1,190,317	10,644,160	24,254,386
GRAND TOTALS		99,776,826	34,368,734	24,770,321	4,713,165	15,645,210	782,635	14,782,354	15,094,608	75,788,293

TABLE XXXV

## LIFE INSURANCE - EXHIBIT OF POLICIES - (DIRECT)

	Gross in Force At End of 1970			New Issued And Other Additions			Ceased During Year			Gross in Force At End of 1971			Net in Force At End of Year		
	No.	Amount \$		No.	Amount \$		No.	Amount \$		No.	Amount \$		No.	Amount \$	
Abbey Life Insurance Company of Canada	Ordinary Group 266	2,956,148	-0-	-0-	-0-	-0-	96	1,066,148	-0-	170	1,890,000	-0-	1,442,200	-0-	
	Total 266	2,956,148	-0-	-0-	-0-	-0-	96	1,066,148	-0-	170	1,890,000	-0-	1,442,200	-0-	
Acadia Life Insurance Company	Ordinary Group 758	11,450,880	-0-	245	4,291,150	-0-	94	2,318,117	-0-	909	13,423,913	-0-	9,981,153	-0-	
	Total 758	11,450,880	-0-	245	4,291,150	-0-	94	2,318,117	-0-	909	13,423,913	-0-	9,981,153	-0-	
Aetna Life Insurance Company	Ordinary Group 207	658,033	-0-	2	28,558	-0-	15	39,588	-0-	194	647,003	-0-	645,003	-0-	
	Total 207	658,033	-0-	2	28,558	-0-	15	39,588	-0-	194	647,003	-0-	645,003	-0-	
Allstate Life Insurance Company	Ordinary Group 137*	11,778,000	-0-	1	-0-	-0-	7	112,000	-0-	131	972,000	-0-	8,947,000	-0-	
	Total 137	11,778,000	-0-	1	-0-	-0-	7	112,000	-0-	131	972,000	-0-	8,947,000	-0-	
Allstate Life Insurance Company of Canada	Ordinary Group 980*	10,816,000*	-0-	300	4,082,000	-0-	259	3,082,000	-0-	1,021	11,816,000	-0-	12,335,000	-0-	
	Total 982	12,298,000	-0-	300	4,351,000	-0-	259	3,156,000	-0-	1,023	12,493,000	-0-	12,249,000	-0-	
American Bankers Life Insurance Company of Florida	Ordinary Group 0	-0-	-0-	0	-0-	-0-	0	-0-	-0-	0	-0-	-0-	0	-0-	
	Total 0	-0-	-0-	0	-0-	-0-	0	-0-	-0-	0	-0-	-0-	0	-0-	
American Health and Life Insurance Company	Ordinary Group 0	13,725,160	-0-	0	430,552	-0-	0	18,683	-0-	4	14,137,023	-0-	14,137,023	-0-	
	Total 4	13,725,160	-0-	0	430,552	-0-	0	18,683	-0-	4	14,137,023	-0-	14,137,023	-0-	
American National Insurance Company	Ordinary Group 0	-0-	-0-	0	-0-	-0-	0	-0-	-0-	0	-0-	-0-	0	-0-	
	Total 0	-0-	-0-	0	-0-	-0-	0	-0-	-0-	0	-0-	-0-	0	-0-	
British Pacific Life Insurance Company	Ordinary Group 331	5,672,311	-0-	95	4,909,812	-0-	54	1,761,156	-0-	372	8,220,967	-0-	2,265,670	-0-	
	Total 331	5,699,211	-0-	95	4,909,812	-0-	54	1,761,156	-0-	372	8,220,967	-0-	2,265,670	-0-	
California-Western States Life Insurance Company	Ordinary Group 0	-0-	-0-	0	-0-	-0-	0	-0-	-0-	0	-0-	-0-	0	-0-	
	Total 0	-0-	-0-	0	-0-	-0-	0	-0-	-0-	0	-0-	-0-	0	-0-	
Canada Life Assurance Company	Ordinary Group 13,627*	129,498,991*	-0-	1,048	24,632,123	-0-	1,013	10,764,854	-0-	13,662	143,366,260	-0-	0	-0-	
	Total 13,728	377,661,432	-0-	1,064	55,348,943	-0-	12	9,202,612	-0-	105	423,807,763	-0-	0	-0-	
Canadian Premier Life Insurance Company	Ordinary Group 2,716	27,553,575	-0-	258	79,981,066	-0-	370	19,967,466	-0-	2,604	27,614,453	-0-	18,301,276	-0-	
	Total 2,720	40,250,577	-0-	263	36,995,280	-0-	371	4,387,356	-0-	2,604	27,614,453	-0-	18,301,276	-0-	
		67,804,152	-0-		41,443,514	-0-		5,157,880	-0-	2,612	76,475,333	-0-	39,680,232	-0-	
			-0-			-0-			-0-		104,089,786	-0-	57,981,508	-0-	

\*Adjusted from Gross to Direct

LIFE INSURANCE - EXHIBIT OF POLICIES - (DIRECT)  
IN ALBERTA - 1971

Company	Gross in Force At End of 1970			New Issued And Other Additions			Ceased During Year			Gross in Force At End of 1971			Net in At End of Year		
	Amount	No.	Amount	Amount	No.	Amount	Amount	No.	Amount	No.	Amount	Amount	No.	Amount	\$
Ordinary	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	1,062	3,803,112	-0-	3,803,112		
Group	-0-	1,241	-0-	-0-	1,241	-0-	-0-	179	560,624	1,062	3,803,112	-0-	3,803,112		
of Canada	-0-	1,241	-0-	-0-	1,241	-0-	-0-	179	560,624	1,062	3,803,112	-0-	3,803,112		
Ordinary	18,842,114	91	-0-	-0-	-0-	-0-	-0-	380	1,829,221	5,721	19,655,387	-0-	19,655,387		
Group	20,861,010	519	-0-	-0-	-0-	-0-	-0-	412	1,692,350	3,484	22,545,110	-0-	22,545,110		
Assurance Company Limited	39,703,154	610	-0-	-0-	-0-	-0-	-0-	792	3,521,571	9,185	42,200,497	-0-	42,200,497		
Ordinary	20,215,866**	207	-0-	-0-	-0-	-0-	-0-	-0-	2,369,087	1,470	22,187,503	-0-	22,187,503		
Group	7,947,650	6	-0-	-0-	-0-	-0-	-0-	3	252,760	14	9,619,878	-0-	9,619,878		
Assurance Company	28,163,516	213	-0-	-0-	-0-	-0-	-0-	177	2,621,847	1,484	31,807,381	-0-	31,807,381		
Ordinary	67,676,259*	508	-0-	-0-	-0-	-0-	-0-	662	6,590,452	9,496	69,175,600	-0-	69,175,600		
Group	206,114,426	6	-0-	-0-	-0-	-0-	-0-	38	2,470,016	106	246,319,349	-0-	246,319,349		
Assurance Company	274,090,685	514	-0-	-0-	-0-	-0-	-0-	700	9,060,468	9,602	315,494,949	-0-	315,494,949		
Ordinary	5,338,794	4	-0-	-0-	-0-	-0-	-0-	9	882,340	76	14,029,456	-0-	14,029,456		
Group	18,292,656	4	-0-	-0-	-0-	-0-	-0-	9	917,830	78	18,629,500	-0-	18,629,500		
Assurance Company	26,235,236	-0-	-0-	-0-	-0-	-0-	-0-	560	2,181,936	-0-	4,109,610	-0-	4,109,610		
Ordinary	28,417,172	-0-	-0-	-0-	-0-	-0-	-0-	560	24,307,562	2	37,544,690	-0-	37,544,690		
Cooperative Life Insurance Company	68,174,139	1,111	-0-	-0-	-0-	-0-	-0-	684	6,251,728	6,932	81,655,711	-0-	81,655,711		
Ordinary	106,612,945	1,068	-0-	-0-	-0-	-0-	-0-	690	21,343,926	78	136,810,061	-0-	136,810,061		
Group	6,222,570	10	-0-	-0-	-0-	-0-	-0-	111	1,946,783	470	4,467,487	-0-	4,467,487		
Assurance Company	6,222,570	10	-0-	-0-	-0-	-0-	-0-	111	1,946,783	470	4,467,487	-0-	4,467,487		
Credit Life Insurance Company	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-		
Ordinary	12,836	-0-	-0-	-0-	-0-	-0-	-0-	-0-	12,836	-0-	-0-	-0-	-0-		
Group	1,133	-0-	-0-	-0-	-0-	-0-	-0-	-0-	1,133	-0-	-0-	-0-	-0-		
Assurance Company	91,273,862*	682	-0-	-0-	-0-	-0-	-0-	724	8,070,434	10,830	98,031,807	-0-	98,031,807		
Ordinary	60,919,162	12	-0-	-0-	-0-	-0-	-0-	10	4,038,658	51	69,898,984	-0-	69,898,984		
Assurance Company	192,193,024	694	-0-	-0-	-0-	-0-	-0-	736	12,109,090	10,881	167,930,791	-0-	167,930,791		
Cuna Mutual Insurance Society	16,310,329*	302	-0-	-0-	-0-	-0-	-0-	411	2,717,731	2,355	18,117,703	-0-	18,117,703		
Ordinary	122,937,515	19	-0-	-0-	-0-	-0-	-0-	30	8,117,731	1,313	132,936,089	-0-	132,936,089		
Group	139,247,842	321	-0-	-0-	-0-	-0-	-0-	242	8,633,479	1,313	147,880,321	-0-	147,880,321		
Assurance Company	107,421	3	-0-	-0-	-0-	-0-	-0-	5	14,500	16	94,716	-0-	94,716		
Desjardins Mutual Life Assurance Company	11,368,200	1	-0-	-0-	-0-	-0-	-0-	-0-	22,827	16	12,841,916	-0-	12,841,916		
Ordinary	11,475,621	4	-0-	-0-	-0-	-0-	-0-	5	50,032	32	12,841,916	-0-	12,841,916		

\* Adjusted from Gross to Direct  
Adjusted from Gross to Direct and merger of London and Scottish Assurance Corporation fund.

LIFE INSURANCE - EXHIBIT OF POLICIES - (DIRECT)  
IN ALBERTA - 1971

NAME OF COMPANY	Gross in Force At End of 1970			New Issued And Other Additions			Ceased During Year			Gross in Force At End of 1971			Net in Force At End of Year
	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	
Dominion of Canada General Insurance Company	1,299 -0- 1,299	8,421,530 7,547,090 15,968,620	176 -0- 176	2,805,913 1,343,056 4,148,969	148 -0- 148	1,540,575 26,358 1,566,933	1,327 -0- 1,327	9,686,868 8,863,788 18,550,656	1,327 -0- 1,327	9,686,868 8,863,788 18,550,656	1,327 -0- 1,327	9,686,868 8,863,788 18,550,656	2,474,112 5,762,723 17,247,000
Dominion Life Assurance Company	11,000* 81 11,081	66,400,894* 35,990,892 102,391,786	334 12 346	4,752,671 7,083,630 11,836,301	974 18 992	6,298,143 5,096,984 11,395,127	10,360 75 10,435	64,855,422 37,977,538 100,945,974	10,360 75 10,435	64,855,422 37,977,538 100,945,974	10,360 75 10,435	64,855,422 37,977,538 100,945,974	2,968,436 37,977,538 100,945,974
T. Eaton Life Assurance Company	1,585 1,328 2,913	5,400,045 8,155,300 13,555,345	152 116 268	2,069,668 1,130,000 3,199,668	135 182 317	518,464 1,073,050 1,591,514	1,602 1,262 2,864	6,951,239 8,210,250 15,161,489	1,602 1,262 2,864	6,951,239 8,210,250 15,161,489	1,602 1,262 2,864	6,951,239 8,210,250 15,161,489	6,347,417 2,107,250 15,067,667
Empire Life Insurance Company	4,516* 10 4,526	47,450,618* 2,521,775 49,972,393	343 1 344	11,974,251 283,395 12,257,646	471 6 477	5,393,355 959,286 6,352,641	4,388 14 4,402	54,031,544 1,875,884 46,156,660	4,388 14 4,402	54,031,544 1,875,884 46,156,660	4,388 14 4,402	54,031,544 1,875,884 46,156,660	47,727,807 1,875,884 49,603,691
Equitable Life Assurance Society of the United States	37 9 46	294,612 8,103,126 8,397,738	3 1 4	59,842 485,470 545,312	2 4 6	23,851 493,029 516,880	38 6 44	330,603 8,093,567 8,424,170	38 6 44	330,603 8,093,567 8,424,170	38 6 44	330,603 8,093,567 8,424,170	330,603 8,093,567 8,424,170
Equitable Life Insurance Company of Canada	1,940 19 1,959	168,063,096 12,000,000 180,063,096	257 14 271	8,473,721 1,000,000 9,473,721	257 1 258	4,131,047 493,445 4,624,492	2,156 30 2,186	33,574,352 176,043,372 209,617,724	2,156 30 2,186	33,574,352 176,043,372 209,617,724	2,156 30 2,186	33,574,352 176,043,372 209,617,724	29,731,716 176,043,372 205,775,088
Excess Life Insurance Company	8,940* 62 9,002	70,444,874* 103,132,502 173,577,376	575 13 588	10,030,519 56,023,214 66,053,733	598 8 606	6,344,937 17,527,023 23,871,960	8,917 67 8,984	74,130,456 141,628,693 215,759,149	8,917 67 8,984	74,130,456 141,628,693 215,759,149	8,917 67 8,984	74,130,456 141,628,693 215,759,149	74,130,456 141,628,693 215,759,149
Family Life Assurance Company	454 -0- 454	2,378,105 -0- 2,378,105	134 -0- 134	1,855,134 -0- 1,855,134	153 -0- 153	1,670,507 -0- 1,670,507	435 -0- 435	2,562,732 -0- 2,562,732	435 -0- 435	2,562,732 -0- 2,562,732	435 -0- 435	2,562,732 -0- 2,562,732	1,860,516 -0- 1,860,516
Federal Life Assurance Company	7 -0- 7	23,251 4,351,137 4,374,388	46 -0- 46	-0- -0- -0-	0-0- 0-0- 0-0-	1,080 1,068,628 1,069,708	7 -0- 7	22,171 3,282,509 3,304,680	7 -0- 7	22,171 3,282,509 3,304,680	7 -0- 7	22,171 3,282,509 3,304,680	22,171 3,282,509 3,304,680
Fidelity Life Insurance Company	252 -0- 252	3,273,814 194,347 3,468,161	46 -0- 46	1,362,020 -0- 1,362,020	26 -0- 26	537,893 21,014 558,907	272 -0- 272	4,097,941 173,333 4,271,274	272 -0- 272	4,097,941 173,333 4,271,274	272 -0- 272	4,097,941 173,333 4,271,274	4,097,941 173,333 4,271,274
Fidelity Life Assurance Company	4,010 4,017	29,540,528 1,775,186 31,315,714	563 4 567	10,033,474 1,651,500 11,684,974	331 -0- 331	4,114,715 482,000 4,596,715	4,242 11 4,253	35,459,287 2,194,186 38,400,973	4,242 11 4,253	35,459,287 2,194,186 38,400,973	4,242 11 4,253	35,459,287 2,194,186 38,400,973	27,034,545 2,194,186 29,228,731
Fidelity Life Insurance Company	3,024 -0- 3,024	41,734,085 -0- 41,734,085	576 -0- 576	15,985,941 -0- 15,985,941	649 -0- 649	11,600,027 -0- 11,600,027	2,951 -0- 2,951	46,119,999 -0- 46,119,999	2,951 -0- 2,951	46,119,999 -0- 46,119,999	2,951 -0- 2,951	46,119,999 -0- 46,119,999	10,833,345 -0- 10,833,345

\* Adjusted from Gross to Direct



LIFE INSURANCE - EXHIBIT OF POLICIES - (DIRECT)  
IN ALBERTA - 1971

NAME OF COMPANY	Gross in Force At End of 1970	New Issued And Other Additions	Ceased During Year	Gross in Force At End of 1971	Net in At End of Year
	Amount				
Company	Ordinary Group	-	-	-	-
Company	Ordinary Group Total	-	-	-	-
Gamble Alden Life Insurance Company	240,199 884,494 1,124,693	-	-	171	266,746 7,748,969 8,015,715
Ordinary Group	173,303*	-	-	-	23,391
Ordinary Group	-0-	-	-0-	-	-0-
Ordinary Group	173,303	-	74,220	99,083	23,391
Company	Ordinary Group	-	-	-	-
Company	Ordinary Group Total	-	-	-	-
Great-West Life Assurance Company	13,733,993	-	871,675 1,534,668	2,195,966 8,406,289	5,402,066
Ordinary Group	18,253,206	-	19,007,243	22,309,438	198,955,762
Ordinary Group	304,144,965*	-	27,046,240	461,945,472	461,945,472
Ordinary Group	493,411,522	-	56,953,483	667,109,916	660,901,234
Society Ltd.	18,253,206	-	11,391,651	22,309,438	21,111,243
Group	399,400*	-	228,752	361,130	-
Group	18,652,606	-	7,564,069	22,870,588	-
Company of Canada	26,511,172	-	11,560,406	97,039,135	93,883,831
Group	120,267,326	-	17,885,324	29,667,898	29,629,948
Group	7,856,971	-	887,700	126,707,033	123,513,779
Income Disability and Reinsurance Company of Canada	286,943	-	44,890	1,043,340	592,756
Group	17,307,082*	-	860,902	287,002	5,329,902
Group	-0-	-	932,590	32,007,132	5,922,658
John Hancock Mutual Life Insurance Company	461,850	-	21,554	720,914	287,002
Ordinary Group	461,850	-	8,601,902	589,014	479,783
Ordinary Group	-	-	8,623,402	1,309,924	500,164
Life Insurance Company of Alberta	52,134,316*	-	10,534,828	42,249,517	23,608,539
Group	69,228,000	-	70,401,500	-0-	-0-
Group	121,362,316	-	80,936,328	42,249,517	23,608,539

\*Adjusted from Gross to Direct

LIFE INSURANCE - EXHIBIT OF POLICIES - (DIRECT)  
IN ALBERTA - 1971

NAME OF COMPANY	Gross in Force At End of 1970		New Issued And Other Additions		Ceased During Year		Gross in Force At End of 1971		Net in Force At End of Year	
	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$
London Life Insurance Company	66,114* 155 66,869	624,621,201* 267,886,243 892,507,444	8,466 60 8,526	125,649,457 148,081,514 273,730,971	7,000 51 7,051	86,971,608 123,722,931 210,694,539	67,880 464 68,344	663,299,050 292,244,826 955,543,876	653,439,113 292,244,826 945,683,939	
London and Scottish Assurance Corporation Limited	1,310 11 1,321	17,815,495 1,394,950 19,210,445	-0- -0- -0-	-0- -0- -0-	1,310 11 1,321	17,815,495 1,394,950 19,210,445	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	
Loyal Protective Life Insurance Company	352 -0- 352	4,555,111 -0- 4,555,111	222 1 223	2,723,201 524,000 3,247,201	118 -0- 118	1,669,633 1,669,633 1,669,633	456 1 457	5,608,679 5,524,000 6,132,679	4,524,000 5,110,780 9,48,074	
Maccabees Mutual Life Insurance Company	884 -0- 884	1,074,064 -0- 1,074,064	2 -0- 2	17,177 -0- 17,177	79 -0- 79	143,167 -0- 143,167	807 -0- 807	948,074 -0- 948,074	948,074 -0- 948,074	
Manufacturers Life Insurance Company	26,209* 59 26,268	226,959,125* 42,332,821 269,291,946	2,838 16 2,854	43,160,441 10,195,046 53,355,487	2,821 9 2,830	31,599,854 1,753,074 33,352,928	26,226 66 26,292	238,519,712 50,774,793 289,294,505	252,201,839 50,774,793 302,976,632	
Maritime Life Assurance Company	983 -0- 983	10,836,862 42,956,016 53,832,878	405 -0- 405	7,589,791 1,844,610 9,434,401	306 -0- 306	1,904,430 2,117,357 4,021,787	1,082 -0- 1,082	16,522,223 42,723,269 59,245,492	16,178,930 15,123,269 31,302,199	
Massachusetts Mutual Life Insurance Company	-0- -0- -0-	-0- 934,304 934,304	-0- -0- -0-	-0- 160,835 160,835	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- 1,095,139 1,095,139	-0- 1,095,139 1,095,139	
Metropolitan Life Insurance Company	60,633 17 60,650	179,156,734 153,768,904 332,925,638	3,227 10 3,237	35,756,874 3,312,261 39,069,135	5,147 28 5,175	27,490,064 11,860,019 39,350,083	58,713 29 58,742	187,423,544 176,221,146 363,644,690	187,423,544 176,221,146 363,644,690	
Ministers Life and Casualty Union	134 -0- 134	476,582 -0- 476,582	-0- -0- -0-	397 -0- 397	1 -0- 1	(60,334) -0- (60,334)	133 -0- 133	537,313 -0- 537,313	-0- -0- -0-	
Minnesota Mutual Life Insurance Company	1 9 10	10,000 106,970 116,970	1 14 15	20,000 23,609 313,609	1 2 3	10,000 40,000 50,000	1 21 22	30,000 350,579 380,579	30,000 350,579 380,579	
Monarch Life Assurance Company	15,271* 12 15,283	105,976,222* 2,307,480 108,283,702	902 1 903	17,873,011 776,419 18,669,430	1,045 2 1,047	10,108,698 10,154,574 10,154,574	15,128 11 15,139	113,740,535 3,058,023 116,798,558	108,867,784 3,058,023 111,924,557	
Montreal Life Insurance Company	2,330 1 2,331	13,633,190 1,555,618 15,188,808	364 6 370	5,416,107 1,727,900 7,144,007	240 -0- 240	2,183,110 54,545 2,237,655	2,454 7 2,461	16,866,187 3,228,973 20,095,160	15,577,859 3,228,973 18,806,832	

\* Adjusted from Gross to Direct

LIFE INSURANCE - EXHIBIT OF POLICIES - (DIRECT)  
IN ALBERTA - 1971

NAME OF COMPANY	Gross in Force At End of 1970		New Issued And Other Additions		Ceased During Year		Gross in Force At End of 1971		Net in Force At End of Year	
	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.
Group Total	104,776,008	11	18,353,701	5	14,429,919	74	108,699,790	34,401	108,699,790	34,401
Ordinary Group	370,540,943	3,724	67,148,627	2,990	44,542,324	34,401	393,147,246		393,147,246	
Ordinary Total	12,626,183	1	3,222,000	1	3,222,000	1	16,511,000	5	16,511,000	5
Group Total	36,221,042	415	7,323,601	467	4,980,411	2,621	38,565,192		38,565,192	
Ordinary Group	3,518,411	117	1,498,717	80	859,011	415	4,158,117		4,158,117	
Ordinary Total	84,000*	0-	32,260	0-	822,511	0-	72,260		72,260	
Group Total	3,582,411	117	1,530,977	80	882,511	415	4,230,877		4,230,877	
Ordinary Group	35,727,257*	701	12,989,619	447	5,273,109	4,045	43,443,767		43,443,767	
Ordinary Total	209,319,394	4	27,677,679	2	8,592,943	29	228,404,130		228,404,130	
Group Total	245,046,651	705	40,667,298	449	13,866,052	4,074	271,847,897		271,847,897	
Ordinary Group	163,351,215	3,089	54,448,677	2,050	30,610,207	15,475	187,189,685		187,189,685	
Ordinary Total	23,265,146	12	6,062,670	13	4,183,490	72	25,144,326		25,144,326	
Group Total	186,616,361	3,101	60,511,347	2,063	34,793,697	15,547	212,334,011		212,334,011	
Ordinary Group	22,746,074*	7	26,602,776	5	3,276,000	33	146,215,869		146,215,869	
Ordinary Total	218,835,767	677	40,433,073	829	10,138,112	11,394	249,130,728		249,130,728	
Group Total	39,049,657	269	6,336,131	347	5,441,385	3,176	39,944,403		39,944,403	
Ordinary Group	85,477,722	0-	50,000	4	10,739,619	4	74,788,103		74,788,103	
Ordinary Total	124,527,379	269	6,386,131	351	16,181,004	3,180	114,732,506		114,732,506	
Group Total	21,996,039*	387	7,060,683	248	2,883,959	2,768	26,173,663		26,173,663	
Ordinary Group	71,324,330	3	6,622,520	2	2,822,911	28	71,324,330		71,324,330	
Ordinary Total	97,520,419	393	15,753,833	270	12,722,870	2,846	100,351,382		100,351,382	
Group Total	48,760,863*	235	5,119,669	497	9,986,473	3,464	43,894,059		43,894,059	
Ordinary Group	64,598,863	235	7,611,696	498	10,515,935	3,466	61,699,624		61,699,624	
Ordinary Total	25,865,171	573	7,988,103	517	5,701,086	2,837	28,152,268		28,152,268	
Group Total	28,691,952	630	8,708,439	521	5,738,586	3,108	31,661,805		31,661,805	
Ordinary Group	83,086,502	10	17,886,700	4	37,200	271	3,509,537		3,509,537	
Ordinary Total	364,100,762	858	56,069,114	928	48,200,259	10,838	371,969,617		371,969,617	
Group Total	281,014,260*	855	38,182,414	928	38,410,195	10,825	280,786,479		280,786,479	
Ordinary Group	83,086,502	3	17,886,700	0-	9,790,064	13	91,183,138		91,183,138	
Ordinary Total	364,100,762	858	56,069,114	928	48,200,259	10,838	371,969,617		371,969,617	
Group Total	0-	10	150,000	0-	0-	10	150,000		150,000	
Ordinary Group	0-	0-	0-	0-	0-	0-	0-		0-	
Ordinary Total	0-	10	150,000	0-	0-	10	150,000		150,000	

\* Adjusted from Gross to Direct

LIFE INSURANCE - EXHIBIT OF POLICIES - (DIRECT)  
IN ALBERTA - 1971

\*\*Adjusted from Gross to Direct

LIFE INSURANCE - EXHIBIT OF POLICIES - (DIRECT)  
IN ALBERTA - 1971

NAME OF COMPANY	Gross in Force At End of 1970			New Issued And Other Additions			Ceased During Year			Gross in Force At End of 1971			Net in Force At End of Year		
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.
Royal Insurance Company Limited	Ordinary	1,201*	15,347,567*	328	5,326,371	184	2,980,198	1,345	17,693,740	17,974,857					
	Group	-0-	997,408	-0-	34,714	-0-	8,000	1,345	1,024,152	1,024,152					
	Total	1,201	16,344,975	328	5,361,115	184	2,988,198	1,345	18,717,892	18,999,009					
Seaboard Life Insurance Company	Ordinary	2,337	35,886,031	216	6,136,228	436	10,102,170	2,117	31,620,089	21,459,070					
	Group	-0-	3,400,173	31	3,339,032	28	3,576,477	75	3,162,728	3,144,003					
	Total	2,409	38,986,204	247	9,475,260	464	13,678,647	2,192	34,782,817	24,603,073					
Sovereign Life Assurance Company of Canada	Ordinary	5,021*	31,202,471*	3,108	20,301,006	3,356	20,944,036	4,773	30,559,441	26,316,854					
	Group	-0-	45,255,400	-0-	-0-	-0-	2,387,472	-0-	42,867,928	42,867,928					
	Total	5,021	76,457,871	3,108	20,301,006	3,356	23,331,508	4,773	73,427,369	69,184,782					
Standard Life Insurance Company	Ordinary	5,120	103,743,145	914	18,684,407	482	13,121,489	5,552	109,306,063	107,853,507					
	Group	-0-	25,606,225	-0-	(15,275,101)	-0-	214,997	11	10,116,127	9,839,000					
	Total	5,131	129,349,370	914	3,409,306	482	13,336,486	5,563	119,422,190	117,692,507					
State Farm Life Insurance Company	Ordinary	1,039	11,117,522	462	5,355,069	153	1,907,062	1,348	14,565,529	14,565,529					
	Group	-0-	11,117,522	-0-	5,355,069	-0-	1,907,062	-0-	344,669	344,669					
	Total	1,039	11,117,522	462	5,355,069	153	1,907,062	1,348	14,565,529	14,565,529					
Sun Alliance and London Assurance Company Limited	Ordinary	1,142*	18,304,372*	288	5,872,115	240	4,608,551	1,190	19,567,936	17,939,690					
	Group	-0-	1,619,840	-0-	205,729	-0-	823,770	6	1,003,800	1,003,800					
	Total	1,155	19,924,212	288	6,077,845	240	5,432,321	1,196	20,571,736	18,943,490					
Sun Life Assurance Company of Canada	Ordinary	44,000*	385,837,902*	3,922	66,457,981	3,831	45,783,596	44,091	406,512,287	404,807,987					
	Group	131	359,193,262	10	83,774,810	25	1,742,774	116	441,225,268	441,225,268					
	Total	44,131	745,031,164	3,932	150,232,791	3,856	47,526,370	44,207	847,737,585	846,033,285					
Travelers Insurance Company (Hartford, Connecticut)	Ordinary	2,711*	31,087,300*	182	3,377,700	219	3,529,600	2,674	30,935,400	31,500,900					
	Group	200	76,018,641	31	28,763,377	25	4,881,618	206	99,900,400	99,900,400					
	Total	2,911	107,105,941	213	32,141,077	244	8,411,218	2,880	130,835,800	131,401,300					
Travelers Life Insurance Company of Canada	Ordinary	-0-	-0-	35	596,800	-0-	-0-	35	596,800	238,720					
	Group	-0-	-0-	14	283,833	-0-	-0-	14	283,833	283,833					
	Total	-0-	-0-	49	880,633	-0-	-0-	49	880,633	522,553					
Union Mutual Life Insurance Company	Ordinary	2	3,815	-0-	-0-	45	-0-	2	-0-	3,860					
	Group	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-					
	Total	2	3,815	-0-	-0-	45	-0-	2	-0-	3,860					
Uniform Life Assurance Company of Canada	Ordinary	-0-	-0-	3	160,000	-0-	-0-	3	160,000	30,000					
	Group	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-					
	Total	-0-	-0-	3	160,000	-0-	-0-	3	160,000	30,000					
United American Insurance Company	Ordinary	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-					
	Group	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-					
	Total	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-					

\* Adjusted from Gross to Direct



## LIFE INSURANCE - EXHIBIT OF POLICIES - (DIRECT)

NAME OF COMPANY	Gross in Force At End of 1970			New Issued And Other Additions			Ceased During Year			Gross in Force At End of 1971			Net li. Force At End of Year
	No.	Amount		No.	Amount		No.	Amount		No.	Amount		\$
United Benefit Life Assurance Company	280*	1,213,367*		2	9,104		27	117,030		255	1,105,441		1,423,167
	-0-	10,000		-0-	-0-		-0-	-0-		-0-	10,000		10,000
Total	280	1,223,367		2	9,104		27	117,030		255	1,115,441		1,443,167
Assurance Company	-0-	-0-		-0-	-0-		-0-	-0-		-0-	-0-		-0-
Wawanesa Mutual Life Insurance Company	1,128	14,515,389		298	5,122,243		112	1,924,376		1,314	17,713,256		12,472,990
	-0-	1,289,722		-0-	(34,937)		-0-	-0-		-0-	254,785		254,785
Total	1,128	14,805,111		298	5,087,306		112	1,924,376		1,314	17,968,041		14,727,775
Western Life Assurance Company	958	5,012,093		105	2,152,157		81	621,423		982	6,542,827		5,303,917
	-0-	-0-		-0-	-0-		-0-	-0-		-0-	-0-		-0-
Total	958	5,012,093		105	2,152,157		81	621,423		982	6,542,827		5,303,917
Westmount Life Insurance Company	237	25,926,900		69	6,770,000		40	5,395,000		266	27,301,900		6,296,342
	-0-	172,747		1	68,500		-0-	177,597		1	21,650		61,650
Total	237	26,099,647		70	6,838,500		40	5,574,597		267	27,363,550		6,957,992
Zurich Life Insurance Company of Canada	4,220*	30,539,145*		421	10,080,382		475	4,363,225		4,166	35,756,302		32,477,932
	46	30,161,410		7	11,146,390		10	1,988,200		43	39,319,600		37,121,766
Total	4,266	60,700,555		428	21,226,772		485	6,351,425		4,209	75,075,902		69,599,719
TOTALS	546,350	4,432,704,041		58,365	934,086,974		56,693	644,797,300		542,411	4,722,893,715		4,231,202,505
GRAND TOTALS	554,007	8,236,645,276		60,748	2,040,887,701		57,942	1,169,731,400		556,733	9,107,802,877		8,071,356,665

TABLE XXXI

Fraternal Societies -

PROVINCE OF ALBERTA - 1971

NAME OF SOCIETY	Insurance			Amnity			Accident and			Life Insurance and			Disbursements		
Aid Association for Lutherans	228,728						\$	\$	\$	\$	\$	\$	\$	\$	\$
Society	171,141														
Canadian Slovak Benefit Society	5,413						228	2,286		66,337	30	289	15,726		66,626
Creation Fraternal Union of America	6,144						2,278	195							
Grand Orange Lodge of British America	4,505									80,263		132			80,395
Independent Order of Foresters	1,510,359						706	1,707		9,423					6,643
Knights of Columbus	144,774											776	2,557		13,167
										352,873		18,448			13,750
										65,978					
Lutheran Brotherhood	179,074														
							6,202	131		14,663		9,438			9,423
										50,088		3,211			2,626
										7,527					
										22,060					371,321
Order of United Commercial Travelers of America	-0-														
							4,500	2,106		-0-		9,054			
Sons of Norway	15,724									6,345					
Sons of Scotland	9,982									6,767		1,300			
Ukrainian Mutual Benefit	13,696									10,698					
Ukrainian National Association	16,268						690			12,137					
										4,183					
										60,817		21,741			

TABLE XXXVII

 FRATERNAL SOCIETIES—EXHIBIT OF CERTIFICATES (DIRECT)  
 PROVINCE OF ALBERTA - 1971

NAME OF SOCIETY	At End of 1970	Additions			Ceased by Death and Matured	Deductions		At End of 1971	Net in Force at End of Year
		New Issued	Other Additions			Ceased or Lapse and Surrender	Other Deductions		
Aid Association for Lutherans	\$ 12,297,372	\$ 1,555,920	\$ 717,779		\$ 20,225	\$ 727,215	\$ 649,685	\$ 13,173,946	\$ 13,173,946
Associated Canadian Travelers	135,379	1,780	1,090		1,130	6,800	-0-	130,319	130,319
Canadian Foresters Life Insurance Society	13,113,063	2,492,819	771,947		44,881	3,074,594	873,116	12,385,238	10,963,275
Canadian Slovak Benefit Society	233,479	-0-	-0-		3,000	4,000	-0-	226,479	226,479
Croatian Fraternal Union of America	301,202	5,000	1,000		7,500	19,200	6,000	274,502	274,502
Electrical Workers Benefit Association	1,815,000	260,000	-0-		13,750	151,250	-0-	1,910,000	1,910,000
Grand Orange Lodge of British America Benefit Fund	136,281	-0-	35,425		7,754	3,718	1,768	158,466	5,000
Independent Mutual Benefit Federation	-0-	-0-	-0-		-0-	-0-	-0-	-0-	-0-
Independent Order of Foresters	79,257,343	25,976,046	3,033,007		130,800	6,222,933	1,916,884	99,995,779	99,995,779
Knights of Columbus	6,055,285	603,400	16,763		23,050	184,855	58,152	6,409,391	6,409,391
Locomotive Engineers Mutual Life and Accident Insurance Association	246,769	19,355	10,318		8,932	10,549	15,255	241,706	235,253
Lutheran Brotherhood	14,404,947	3,241,652	273,944		12,482	1,253,114	956,697	16,297,700	15,297,700
North American Benefit Association	109,074	-0-	819		5,486	2,322	6,033	96,052	96,052
North West Commercial Travelers Association	1,417,490	160,170	-0-		22,060	122,340	-0-	1,433,260	1,433,260
Order of United Commercial Travelers of America	-0-	-0-	-0-		-0-	-0-	-0-	-0-	-0-
Pioneer Fraternal Association	209,097	-0-	-0-		2,000	32,500	-0-	174,597	174,597
*Sons of Norway	729,642	276,875	109,755		5,500	236,205	55,000	819,567	819,567
Sons of Scotland	477,969	70,000	5,808		5,475	112,676	11,000	424,626	424,626
Ukrainian Mutual Benefit Association	611,237	23,000	7,762		6,120	18,360	10,101	607,418	354,418
Ukrainian National Association	415,309	37,000	3,000		3,558	25,942	-0-	425,809	424,809
United Transportation Union	1,420,204	86,500	181,355		28,497	157,587	57,323	1,444,652	1,444,652
Workers Benevolent Association	1,043,180	20,500	18,778		28,321	27,296	1,200	1,025,641	1,025,641
TOTALS	134,429,322	35,429,417	5,188,600		380,521	12,393,456	4,618,214	157,655,148	155,819,266

\*Adjusted from Gross to Direct

ABSTRACT OF THE RETURN OF COMPANIES TRANSACTING PROPERTY AND AUTOMOBILE INSURANCE  
IN THE PROVINCE OF ALBERTA - 1971

NAME OF COMPANY	AUTOMOBILE				
	Premiums Written	Claims and Adjustment Expenses	Ratio Direct Claims to Direct Premiums	Total Premiums Written	Claims and Adjustment Expenses
		\$	%	\$	\$
Abstainers Insurance Company		11,103	71.65	403,944	333,151
Acadia Insurance Company, The		5			46,341
Adanac General Insurance Company		2,557	9.81	(36)	1,264
Aetna Casualty and Surety Company, The	1,386,686	470,764	33.95		95,507
Aetna Insurance Company		235,511	30.37	55,570	86,131
Alliance Insurance Company		93,888	42.09	-0-	-0-
Allstate Insurance Company	93,233	19,481	20.89	4,905,459	3,019,064
Alliance Assurance Company	70,701	254,387	359.81	49,129	47,803
Allstate Insurance Company	-0-	-0-	-0-	-	20
Allstate Insurance Company of Canada	249,996	227,880	91.15		1,243,425
American Bankers Insurance Company of Florida	1,711	1,744	4.62	-	-0-
American Home Assurance Company	1,420,506	559,536	39.39		1566.73
American Insurance Company, The	23,249	1,327	5.71	48,775	14,541
American Mutual Liability Company	-	-	-	1,142	171.57
American National Fire Insurance Company		-0-	-0-	(20)	-0-
American Road Insurance Company, The		736	10.09	27,115	32,379
Bankers & Traders Insurance Company	59,111	36,693	73.07	149,893	80,387
Beaver Insurance Company		1,111	11.53	44,759	15,301
Boston Old Colony Insurance Company	-	6,047	-0-	-	(180)

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING PROPERTY AND AUTOMOBILE INSURANCE  
IN THE PROVINCE OF ALBERTA - 1971

NAME OF COMPANY	PROPERTY				AUTOMOBILE			
	Total Direct Premiums Written	Total Direct Claims and Adjustment Expenses Incurred	Ratio Direct Claims to Direct Premiums Written	Total Direct Premiums Written	Total Direct Claims and Adjustment Expenses Incurred	Ratio Direct Claims to Direct Premiums Written		
British America Assurance Company	\$ 367,776	\$ 127,253	% 34.60	\$ 592,323	\$ 253,574	% 42.81		
British Aviation Insurance Company Limited, The	94	-0-	-0-	-0-	-0-	-0-		
Buffalo Insurance Company	25,616	-0-	-0-	-0-	-0-	-0-		
Calvert Fire Insurance Company	71,882	24,919	34.67	12,031	20,767	172.61		
Canada Accident and Fire Assurance	87,234	28,695	32.89	12,563	2,629	20.93		
Canada Security Assurance Company	94,727	45,948	48.51	133,228	87,018	65.32		
Canada West Insurance Company	318,159	226,367	71.15	2,965,560	1,593,024	53.72		
Canadian General Insurance Company	211,477	165,056	78.05	506,636	486,200	95.97		
Canadian Home Assurance Company	819,818	398,823	48.65	2,348,331	1,605,772	68.38		
Canadian Indemnity Company, The	1,343,653	698,684	52.00	2,387,044	1,558,639	65.30		
Canadian Pioneer Insurance Company	7,323	26,428	360.89	16,538	15,112	91.38		
Canadian Surety Company, The	590,640	335,605	56.82	2,177,213	1,596,389	73.32		
Car City Insurance Company	364	-0-	-0-	29,110	8,191	28.14		
Casualty Company of Canada, The	73,462	48,485	66.00	157,346	121,541	77.24		
Centennial Insurance Company	(73)	(2,330)	-0-	-0-	-0-	-0-		
Century Insurance Company of Canada	709,434	304,657	42.94	453,134	337,861	74.56		
Commerce and Industry Insurance Company	19,028	11,557	60.74	-0-	-0-	-0-		
Commerce and Industry Insurance Company of Canada	32,925	-0-	-0-	-0-	-0-	-0-		
Commercial Union Assurance Company	518,804	227,095	43.77	764,426	390,125	51.04		



## AUTOMOBILE

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING PROPERTY AND AUTOMOBILE INSURANCE  
IN THE PROVINCE OF ALBERTA - 1971

NAME OF COMPANY	PROPERTY				AUTOMOBILE			
	Total Direct Premiums Written	Total Direct Claims and Adjustment Expenses Incurred	Ratio Direct Claims to Direct Premiums Written	Total Direct Premiums Written	Total Direct Claims and Adjustment Expenses Incurred	Ratio Direct Claims to Direct Premiums Written		
	\$	\$	%	\$	\$	%		
Federal Fire Insurance Company of Canada	271,252	1,222,404	32.97	642,252	374,987	58.39		
Federal Insurance Company	455,340	230,374	50.59	21,898	4,625	21.12		
Federated Mutual Insurance Company	280,204	117,879	42.07	267,084	636,153	73.37		
Federation Insurance Company of Canada	65,016	40,497	62.29	96,107	52,640	54.77		
Fidelity and Casualty Company of New York, The	3,463	645	18.63	47,831	16,696	34.91		
Fidelity Insurance Company of Canada	315	(39,207)	-0-	5,157	1,970	38.20		
Fire Insurance Company of Canada	68,885	37,624	54.62	50,281	36,262	72.12		
Fireman's Fund Insurance Company	772,722	415,254	53.32	826,984	352,383	42.61		
Firemen's Insurance Company of Newark, N.J.	376	161	42.82	39,890	36,822	92.31		
First National Insurance Company of America	-0-	-0-	-0-	290,620	181,444	62.43		
Florists' Mutual Insurance Company	16,259	3,136	12.90	-0-	-0-	-0-		
Foremost Insurance Company	91,771	24,423	26.61	-0-	-0-	-0-		
General Accident Assurance Company of Canada, The	608,739	297,076	48.80	1,281,986	638,603	49.81		
General Accident Fire and Life Assurance Corporation Limited	17,192	44,781	260.48	62,943	23,322	37.05		
General Insurance Company of America	293,236	164,367	56.05	94,631	67,494	71.32		
General Security Insurance Company	156,596	132,028	84.31	154,472	74,575	48.28		
Gerling Global General Insurance Company	171,224	61,624	36.06	37,985	85,018	223.82		
Globe Indemnity Company of Canada, The	1,910,833	153,399	8.03	277,380	96,507	34.79		
Gore Mutual Insurance Company	293,092	239,530	81.73	245,552	509,797	60.29		
Grain Insurance and Guarantee Company	385,638	271,530	70.41	-0-	-0-	-0-		
Great American Insurance Company	531,032	168,565	31.74	112,342	35,088	31.23		
Great Eastern Insurance Company	314,120	210,734	67.09	664,783	559,903	84.22		



ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING PROPERTY AND AUTOMOBILE INSURANCE  
IN THE PROVINCE OF ALBERTA - 1971

NAME OF COMPANY	PROPERTY				AUTOMOBILE			
	Total Direct Premiums Written	Total Direct Claims and Adjustment Expenses Incurred	Ratio Direct Claims to Direct Premiums Written	\$	Total Direct Premiums Written	Total Direct Claims and Adjustment Expenses Incurred	Ratio Direct Claims to Direct Premiums Written	
London Assurance, The	17,177	104,225	59.56		356,587	192,544	54.00	
London & Edinburgh General Insurance Company Limited	-0-	-0-	-0-		1,902,526	1,161,874	61.07	
London & Lancashire Insurance Company Limited, The	1,114	15,346	127.25		3,860	(918)	-0-	
London and Midland General Insurance Company	26,223	75,556	28.37		30,711	216,307	704.33	
London and Scottish Assurance Corporation Limited	-0-	-0-	-0-		-0-	67	-0-	
Lumbermen's Mutual Casualty Company	115,715	36,332	31.53		23,754	14,249	59.99	
Maryland Casualty Company	605,458	664,899	98.36		365,034	537,035	147.12	
Memorite Mutual Relief Insurance Company, Ltd.	23,008	15,653	68.03		-0-	-0-	-0-	
Merit Insurance Company	212,891	140,680	66.08		322,637	358,310	109.03	
Middlesex Mutual Insurance Company	4,596	627	13.64		-0-	-0-	-0-	
Missisquoi & Rouville Insurance Company, The	-0-	-0-	-0-		37,521	17,179	45.71	
Motors Insurance Corporation	-0-	-0-	-0-		1,254,540	833,910	66.47	
Mutual Boiler and Machinery Insurance Company	-0-	-0-	-0-		4,230	-0-	-0-	
National Employers' Mutual General Insurance Association Limited	95,387	52,445	54.72		51,048	29,817	58.41	
New Hampshire Insurance Company	471	1,666	351.72		73	(381)	-0-	
Niagara Fire Insurance Company	123,864	361,453	291.81		230,223	732,750	318.28	
Non-Marine Underwriters, Members of Lloyd's of London, The	-0-	1,983,592	39.77		4,544	264,921	65.35	
North British and Mercantile Insurance Company Limited	6,423	38,472	54.97		119,121	189,847	158.96	

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING PROPERTY AND AUTOMOBILE INSURANCE  
IN THE PROVINCE OF ALBERTA - 1971

NAME OF COMPANY	PROPERTY				AUTOMOBILE			
	Premiums Written	Claims and Adjustment Expenses Incurred	Claims to Policyholders Written	Premiums Written	Claims and Adjustment Expenses Incurred	Premiums Written	Ratio of Claims to Policyholders Written	
	\$	\$	\$	\$	\$	\$	%	
Northern Assurance Company Limited		182,917	1,072	1,072	309,472	51.87	51.87	
North River Insurance Company, The		2,000	-	-	-0-	-0-	-0-	
Norwich Union Fire Insurance Society Limited		1,000	1,000	1,000	174,373	43.81	43.81	
Ocean Accident and Guarantee Corporation	148,416	30,112	1,000	1,000	28,588	32.85	32.85	
Old Republic Insurance Company	(311)	-	-	-	-0-	-0-	-0-	
Olympic Insurance Company	40,671	1,000	1,000	1,000	59	-0-	-0-	
Orion Insurance Company Limited, The	1,000	1,000	1,000	1,000	88,946	2856.33	2856.33	
Pacific Employers Insurance Company	372	-	-0-	-0-	-0-	-0-	-0-	
Pearl Assurance Company Limited	373,000	169,477	45,442	45,442	334,750	66.02	66.02	
Perth Insurance Company	12,113	70,766	38,43	38,43	139,978	51.74	51.74	
Phoenix Assurance Company Limited	411,114	154,362	37,56	37,56	147,555	69.11	69.11	
Peterborough Insurance Company	392,089	403,074	1,000	-0-	-0-	-0-	-0-	
Portage la Prairie Mutual Insurance Company, The	1,000,000	259,585	44,33	44,33	799,943	66.03	66.03	
Provident Assurance Company	-0-	-0-	-0-	-0-	304	-0-	-0-	
Provincial Insurance Company Limited	7,711	1,365	17,52	35,036	12,434	35.49	35.49	
Prudential Assurance Company Limited, The	696,544	325,104	46.67	1,413,723	704,288	49.82	49.82	
Quebec Assurance Company	150	(1,000)	-0-	990	(4,435)	-	-	
Queensland Insurance Company Limited	71,560	25,177	35.91	5,532	21,475	40.11	40.11	
Reliance Insurance Company of Philadelphia	1,000,174	2,000,000	46.74	228,426	171,712	75.17	75.17	



ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING PROPERTY AND AUTOMOBILE INSURANCE  
IN THE PROVINCE OF ALBERTA - 1971

1971		AUTOMOBILE					
	Total Direct Premiums Written	Total Direct Claims and Adjustment Expenses Incurred	Ratio Direct Claims to Premiums Written	%	Total Direct Claims and Adjustment Expenses Incurred	Ratio Direct Claims to Premiums Written	%
Realtors' Mutual Fire Insurance Company	1,401	(233)	-0-	-0-	-0-	-0-	-0-
Royal Exchange Assurance	179,534	93,638	52.16	51.36	149,771	51.36	51.36
Royal General Insurance Company of Canada	110,780	3,642	3.29	115.11	298,091	115.11	115.11
Royal Insurance Company Limited	1,689,581	771,087	45.64	49.52	979,959	49.52	49.52
Safeco Insurance Company of America	293,076	209,098	71.35	42.52	691,943	42.52	42.52
Scottish Canadian Assurance Corporation	1,939	4,590	236.72	85.48	1,300,670	85.48	85.48
Scottish Union and National Insurance Company, The	92,591	22,578	24.5	-0-	(5,327)	-0-	-0-
Scottish & York Insurance Company Limited	499,566	99,874	19.99	72.24	194,922	72.24	72.24
Sentry Insurance A Mutual Company	46,046	2,397	5.21	55.39	360,247	55.39	55.39
Service Fire Insurance Company of New York	17,205	2,931	17.04	-0-	-0-	-0-	-0-
Simcoe & Erie General Insurance Company	916,611	501,692	54.73	37.80	4,470	37.80	37.80
St. Paul Fire and Marine Insurance Company	485,382	228,263	47.03	-0-	-0-	-0-	-0-
Stanstead & Sherbrooke Insurance Company, The	49,571	30,547	61.62	81.47	357,138	81.47	81.47
State Farm Fire and Casualty Company	201,771	133,432	66.13	122.41	116,924	122.41	122.41
State Farm Mutual Automobile Insurance Company	-0-	-0-	-0-	-0-	809	-0-	-0-
Sun Insurance Office Limited	558,048	401,563	71.96	61.68	916,358	61.68	61.68
Switzerland General Insurance Company Limited	116,014	35,477	30.58	83.32	670,252	83.32	83.32
Toronto General Insurance Company	34,633	46,071	133.03	58.68	93,954	58.68	58.68
					69,906	73.89	73.89

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING PROPERTY AND AUTOMOBILE INSURANCE  
IN THE PROVINCE OF ALBERTA - 1971

NAME OF COMPANY	PROPERTY			AUTOMOBILE		
	Total Direct Premiums \$	Total Direct Claims and Adjustment Expenses \$	Ratio Direct Claims to Direct Premiums %	Total Direct Premiums \$	Total Direct Claims and Adjustment Expenses \$	Ratio Direct Claims to Direct Premiums %
Traders General Insurance Company	12,032	6,852	56.95	20,835	41,541	199.38
Transport Indemnity Company	-0-	38,675	-0-	12,800	38,996	304.66
Transport Insurance Company	407	-0-	-0-	23,399	17,919	76.58
Transportation Insurance Company	-0-	-0-	-0-	(194)	(100)	-0-
Travelers Indemnity Company of Canada	18,777	649	3.46	54,634	2,188	4.00
Travelers Indemnity Company, Hartford, Conn.	340,305	138,306	40.64	1,080,477	844,000	78.11
Unigard Mutual Insurance Company	872,949	429,833	49.24	2,111,746	1,253,048	59.33
Union Insurance Society of Canton Limited	232,456	44,845	19.29	380,523	518,037	136.14
United Canada Insurance Company	2,858	6,779	237.19	25,504	71,620	280.82
United States Fidelity and Guaranty Company	91,861	48,950	53.29	112,016	35,057	31.30
United States Fire Insurance Company, The	288,340	281,410	97.60	10,246	2,457	23.98
Unity Fire and General Insurance Company, The	5,544	189	3.41	45,968	31,177	67.82
Utica Mutual Insurance Company	87	-0-	-0-	869	77	8.86
Wawanesa Mutual Insurance Company, The	1,545,468	802,726	51.94	4,987,341	2,604,692	52.23
Wellington Fire Insurance Company	66,619	43,254	64.93	240,164	202,190	84.19
Western Assurance Company, The	717,264	313,431	43.70	733,956	535,588	72.97
Western Union Insurance Company	1,029,356	535,801	52.05	4,115,876	2,403,200	58.39
Yorkshire Insurance Company Limited, The	102,876	88,860	86.37	105,260	110,769	105.23
Zurich Insurance Company	402,642	251,706	62.51	1,097,160	878,616	80.08
TOTAL	48,967,416	24,650,715	50.40	84,457,861	56,139,846	66.47

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING PROPERTY AND AUTOMOBILE INSURANCE  
IN THE PROVINCE OF ALBERTA - 1971

NAME OF COMPANY	PROPERTY			AUTOMOBILE		
	Total Direct Premiums Written	Total Direct Claims and Adjustment Expenses Incurred	Ratio Direct Claims to Direct Premiums Written	Total Direct Premiums Written	Total Direct Claims and Adjustment Expenses Incurred	Ratio Direct Claims to Direct Premiums Written
<u>RECREATIONAL EXCHANGES</u>						
Lumbermen's Underwriting Alliance	162,308	-0-	-0-	49	-0-	-0-
Retail Lumbermen's Inter-Insurance Exchange	17,607	-0-	-0-	-0-	-0-	-0-
Truck Insurance Exchange	-0-	-0-	-0-	-0-	-0-	-0-
TOTAL	179,915	-0-	-0-	49	-0-	-0-
<u>ASSOCIATED FACTORY MUTUALS</u>						
Affiliated F.M. Insurance Company			4.11	-	-	-
Allendale Mutual Insurance Company	438,406	460,677	105.08	-0-	-0-	-0-
Armstrong's Manufacturing Mutual Insurance Company	55,399	-0-	-0-	-0-	-0-	-0-
Protection Mutual Insurance Company	(1,406)	-0-	-0-	-0-	-0-	-0-
TOTAL	608,877	465,807	76.50	-0-	-0-	-0-
GRAND TOTALS	49,756,208	25,116,522	50.54	84,457,910	56,139,846	66.47

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING FIDELITY, SURETY, LIABILITY  
BOILER AND MACHINERY AND ACCIDENT AND SICKNESS CLAS F. OF  
INSURANCE IN THE PROVINCE OF ALBERTA - 1971

NAME OF COMPANY	Fidelity			Surety			Liability			Boiler and Machinery			Accident and Sickness		
	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses
Abstainers' Insurance Company	-0-	\$	\$	1,759	\$	-0-	\$	-0-	\$	-0-	\$	-0-	\$	-0-	\$
Acadia Insurance Company	(2,223)	-0-	-0-	(137)	-0-	-0-	997	1,137	-0-	-0-	-0-	832	628	-0-	-0-
Aetna Casualty and Surety Company	5,622	1,726	93,824	(1,898)	86,375	(24,381)	295	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Aetna Insurance Company	3,170	3,500	496	-0-	70,309	45,385	-0-	-0-	-0-	-0-	-0-	384,944	234,927	37	16
Aetna Life Insurance Company	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Affiliated F. M. Insurance Company	-0-	-0-	-0-	-0-	53	-0-	6,558	1,335	-0-	47,927	-0-	-0-	-0-	-0-	-0-
Alberta General Insurance Company	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	65,523	267,063	-0-	-0-
Alberta Motor Association	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	206,891	(56,666)	-0-	-0-	-0-	-0-
Allendale Mutual Insurance	-0-	-0-	-0-	-0-	1,914	(70)	330	-0-	-0-	-0-	-0-	43	-0-	-0-	-0-
Alliance Assurance Company	-0-	-0-	-0-	-0-	3,576	365	-0-	-0-	-0-	-0-	-0-	13,080	13,785	-0-	-0-
Allstate Insurance of Canada	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	18,769	301	-0-	-0-
American Bankers Life	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	8,832	(268)	-0-	-0-
American Casualty Company	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	1,749	(217)	-0-	-0-
American Health and Life	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
American Home Assurance	-0-	-0-	-0-	-0-	145,229	(6,567)	-0-	-0-	-0-	-0-	-0-	31,042	9,079	-0-	-0-
American Insurance Company	-0-	-0-	-0-	-0-	47,795	54,782	245	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
American Mutual Liability	-0-	-0-	-0-	-0-	202	2,170	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
American National Fire	-0-	-0-	-0-	-0-	8	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Argonaut Insurance Company	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Arkwright-Hoston Manufacturers Mutual	-0-	-0-	-0-	-0-	2,923	583	-0-	-0-	-0-	1,101	-0-	-0-	-0-	-0-	-0-
Bankers & Traders Insurance	-0-	-0-	-0-	-0-	345	(346)	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Beaver Insurance Company	(809)	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Boiler Inspection and Insurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	423,850	31,286	-0-	-0-	-0-	-0-
British American Assurance	3,052	(5,761)	15,501	1,478	63,679	11,323	5,760	120	3,001	-0-	-0-	-0-	-0-	-0-	-0-





ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING FIDELITY, SURETY, LIABILITY  
BOILER AND MACHINERY, AND ACCIDENT AND SICKNESS CLASSES OF  
INSURANCE IN THE PROVINCE OF ALBERTA - 1971

NAME OF COMPANY	Fidelity			Surety			Liability			Boiler and Machinery			Accident and Sickness		
	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written
Continental Insurance Company	\$ 194,752	\$ (10,371)	\$ 15,926	\$ (347)	\$ 860,061	\$ 913,691	\$ 150,447	\$ 46,772	\$ 22,713	\$ 36,921					
Cooperative Fire and Casualty	21,993	15,854	5,109	-0-	214,429	101,474	-0-	-0-	178,086	217,181					
Cornhill Insurance Company	-0-	-0-	-0-	-0-	4,356	1,497	-0-	-0-	-0-	-0-					
Crown Life Insurance Company	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	423,292	382,798					
Cumis Insurance Society	46,753	169,272	-0-	-0-	6,865	377	-0-	-0-	2,628	-0-					
Delta Mutual Insurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	13,728	(4,180)					
Desjardins Mutual Life	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	833	(1,500)					
Dominion of Canada General	1,733	267	2,305	(1)	67,619	24,231	677	-0-	7,820	5,051					
Dominion Insurance Corporation	4,685	9,208	12,100	(465)	122,776	40,153	11,382	(876)	1,164	191					
Dominion Life Assurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	316,028	95,614					
Eagle Star of Canada	1,517	(928)	78	-0-	98,054	35,501	-0-	-0-	6,391	(124)					
T. Eaton Life Assurance Company	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	93,285	75,617					
Economical Mutual Insurance	166	-0-	868	-0-	24,108	1,125	5,506	-0-	-0-	-0-					
Edmonton Canadian Insurance	-0-	-0-	-0-	-0-	18,989	5,432	-0-	-0-	-0-	-0-					
Elite Insurance Company	-0-	-0-	-0-	-0-	143	8	-0-	-0-	-0-	-0-					
Employers Liability Assurance	27	-0-	(35)	(731)	14,046	(10,742)	1,257	-0-	446	(455)					
Employers Mutual Liability	(7,857)	45,574	(21)	-0-	1,814	-0-	-0-	-0-	-0-	-0-					
English & American Insurance	-0-	-0-	-0-	-0-	366	-0-	-0-	-0-	-0-	-0-					
Equitable Life of Canada	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	99,327	43,249					
Equitable Life of United States	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	26,650	11,214					
Excelsior Life Insurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	1,004,748	695,657					
Excess Insurance Company	-0-	-0-	-0-	-0-	(5)	-0-	-0-	-0-	-0-	-0-					
Federal Fire Insurance	243	3,698	15	-0-	49,597	52,317	2,340	805	-0-	-0-					
Federal Insurance Company	1,000	-0-	12,968	-0-	24,866	11,456	7,677	-0-	1,921	-0-					

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING FIDELITY, SURETY, LIABILITY  
 BOILER AND MACHINERY AND ACCIDENT AND SICKNESS CLASSES OF  
 INSURANCE IN THE PROVINCE OF ALBERTA - 1971

NAME OF COMPANY	Fidelity			Surety			Liability			Boiler and Machinery			Accident and Sickness		
	Premiums Direct Written	Claims inc. Adjustment Expenses	\$	Premiums Direct Written	Claims inc. Adjustment Expenses	\$	Premiums Direct Written	Claims inc. Adjustment Expenses	\$	Premiums Direct Written	Claims inc. Adjustment Expenses	\$	Premiums Direct Written	Claims inc. Adjustment Expenses	\$
Federal Life and Casualty	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ 270,593	\$ 160,016	
Federated Mutual Insurance	1,094	144	-0-	-0-	(15)	65,351	258,828	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Federation Insurance of Canada	-0-	-0-	-0-	-0-	-0-	4,784	8,223	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Fidelity & Casualty of New York	3,546	-0-	175	-0-	-0-	1,281	1,814	54	-0-	-0-	-0-	-0-	177	-0-	-0-
Fidelity Insurance of Canada	490	146	22,205	(1,020)	(1,387)	7,849	(2,895)	-0-	-0-	-0-	-0-	-0-	106	-0-	-0-
Fire Insurance Company of Canada	-0-	-0-	-0-	-0-	-0-	69,386	34,967	3,931	-0-	-0-	-0-	-0-	348	-0-	75
Fireman's Fund Insurance	1,294	7,122	10,345	-0-	52	10,587	(6,524)	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Firemen's Insurance Company	-0-	-0-	25	-0-	-0-	92,522	863	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Foremost Insurance Company	-0-	-0-	-0-	-0-	(7,852)	3,246	691	-0-	-0-	-0-	-0-	-0-	-0-	-0-	40
General Accident Assurance	10,343	892	42,305	-0-	-0-	863	24,307	137,656	10,484	-0-	-0-	-0-	297	-0-	-0-
General Accident Fire & Life	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	6,598	-0-	-0-
General Fire and Casualty	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
General Insurance of America	1,892	(40)	4,026	-0-	-0-	56,891	44,277	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
General Security of Canada	-0-	-0-	-0-	-0-	866	11,551	864	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Gerling Global General	33	418	-0-	-0-	-0-	26,035	11,358	58,262	9,074	-0-	-0-	9,074	-0-	-0-	300
Globe Indemnity of Canada	2,490	135	3,412	-0-	-0-	26,773	64,940	6,906	2,956	-0-	-0-	2,956	1,387	-0-	-0-
Globe Life Insurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	566	-0-	-0-
Gore Mutual Insurance	495	-0-	1,162	-0-	-0-	26,874	36,122	613	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Grain Insurance and Guarantee	17,122	16,340	166	-0-	-0-	220	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Great American Insurance	16,975	(100)	37,311	-0-	-0-	49,168	11,862	751	-0-	-0-	-0-	-0-	45	-0-	-0-
Great Eastern Insurance	-0-	-0-	-0-	-0-	-0-	39,174	7,641	-0-	-0-	-0-	-0-	-0-	25	-0-	-0-
Great-West Life Assurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	2,033,366	1,306,437	-0-
Guarantee Company of N. A.	1,089	26	57,849	(14,956)	11	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Guardian Assurance Company	1,517	(712)	2,667	-0-	-0-	45,436	220,617	6,752	1,008	-0-	-0-	-0-	4,382	-0-	-0-

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING FIDELITY, SURETY, LIABILITY  
BOILER AND MACHINERY AND ACCIDENT AND SICKNESS CLASSES OF  
INSURANCE IN THE PROVINCE OF ALBERTA - 1971

NAME OF COMPANY	Fidelity			Surety			Liability			Boiler and Machinery			Accident and Sickness		
	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written
Guardian Insurance of Canada	\$ 18,213	\$ 6,346	\$ 90,497	\$ (3,616)	\$ 105,793	\$ 52,528	\$ 22,113	\$ 10,781	\$ 19,307	\$ 2,621					
Guildhall Insurance of Canada	967	(500)	3,737	7,146	13,461	2,479	130	-0-	1,109	1					
Halifax Insurance Company	3,745	608	14,594	(5)	92,198	28,890	3,368	(395)	471	2,090					
Manover Insurance Company	-0-	-0-	-0-	-0-	11	-0-	-0-	-0-	-0-	-0-					
Hartford Fire Insurance	853	4,426	6,443	(1,540)	88,975	38,330	199	-0-	606	-0-					
Home Insurance Company	1,086	-0-	205	-0-	25,530	7,032	-0-	1,864	49	-0-					
Imperial Guarantee & Accident	-0-	-0-	122	-0-	672	(689)	(27)	-0-	138	73					
Imperial Life Assurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	99,077	55,683					
Income Disability & Reinsurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	135,258	66,081					
Insurance Company of N. A.	9,028	1,011	2,888	-0-	112,368	(18,186)	1,740	-0-	1,324	30,279					
Insurance Corporation of Ireland	-0-	-0-	-0-	-0-	195	-0-	-0-	-0-	-0-	-0-					
John Hancock Mutual Life	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	111,291	112,154					
Laurier Life Insurance Company	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	9,392	-0-					
Law Union and Rock Insurance	-0-	-0-	-0-	-0-	-0-	(2,353)	-0-	-0-	-0-	-0-					
Liberty Mutual Fire Insurance	2,407	-0-	-0-	-0-	9,695	5,378	-0-	-0-	-0-	-0-					
Liberty Mutual Insurance	-0-	-0-	-0-	-0-	14,568	67,540	-0-	-0-	4,261	2,708					
Liverpool & London & Globe	17,553	15,376	5,006	(5,001)	39,333	34,227	31,861	29,904	2,431	1,035					
London Assurance	-0-	-0-	-0-	-0-	14,372	18,570	644	-0-	4,573	-0-					
London-Canada Insurance	-0-	-0-	1,308	-0-	-0-	-0-	-0-	-0-	-0-	-0-					
London & Lancashire Insurance	221	-0-	-0-	-0-	93	-0-	44	-0-	9	-0-					
London and Midland General	-0-	-0-	-0-	-0-	270	(495)	-0-	-0-	385,819	19,970					
London Life Insurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	2,722,903	1,709,298					
London and Scottish Assurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	125					
Loyal Protective Life Insurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	251,484	100,160					

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING FIDELITY, SURETY, LIABILITY  
BOILER AND MACHINERY AND ACCIDENT AND SICKNESS CLASSES OF  
INSURANCE IN THE PROVINCE OF ALBERTA - 1971

NAME OF COMPANY	Fidelity			Surety			Liability			Boiler and Machinery			Accident and Sickness		
	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses
Lumbermen's Mutual Casualty	\$ 3,322	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ (9,615)	\$ 8,737	\$ 100,642	\$ 75,429	\$ 13,552	\$ 1,801				
Maccabees Mutual Life	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	465	-0-				
Manufacturers Life Insurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	69,523	70,108				
Maryland Casualty Company	-0-	-0-	2,315	-0-	31,669	4,772	-0-	2,287	-0-	259,594	136,830				
Metropolitan Life Insurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	848,566	728,872				
Middlesex Mutual Insurance	-0-	-0-	-0-	-0-	10,466	-0-	-0-	-0-	-0-	-0-	-0-				
Ministers Life & Casualty	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	2,806	203				
Montreal Life Insurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	1,494	234				
Mutual Boiler & Machinery	-0-	-0-	-0-	-0-	-0-	-0-	-0-	182,290	19,022	-0-	-0-				
Mutual Life of Canada	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	430,456	200,164				
Mutual Life of New York	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	80,112	30,932				
Mutual of Omaha Insurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	563,437	147,657				
National Employers Mutual	-0-	-0-	-0-	-0-	7,741	5,395	-0-	-0-	-0-	-0-	-0-				
National Life of Canada	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	110,678	98,982				
New York Life Insurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	334,697	261,860				
Niagara Fire Insurance	-0-	(1,418)	135	(1,520)	8,024	(16,873)	1,020	-0-	797	325	1,242				
Non-Marine Underwriters	20,141	-0-	-0-	-0-	449,601	538,839	-0-	-0-	169,094	37,061	1,840				
North American Life Assurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	64,833	40,702				
North American Life & Casualty	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	337,977	239,812				
North British & Mercantile	297	-0-	1,031	76	11,366	(2,157)	750	-0-	-0-	5,850	2,613				
Northern Assurance Company	4,998	7,500	3,358	500	56,012	(4,526)	49,089	1,090	-0-	11,406	535				
Northern Life of Canada	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	8,991	2,798				
North West Life of Canada	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	12,333	5,126				
Norwich Union Fire	2,735	1,593	1,324	(100)	38,826	6,343	3,318	-0-	-0-	8,408	(500)				

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING FIDELITY, SURETY, LIABILITY  
 FIDELITY AND SURETY AND ACCIDENT AND SICKNESS ADJUSTMENT CLASSES OF  
 INSURANCE IN THE PROVINCE OF ALBERTA - 1971

NAME OF COMPANY	Fidelity			Surety			Liability			Boiler and Machinery			Accident and Sickness		
	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses
Occidental Life of California	-0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ 142,761	\$ 33,345
Ocean Accident & Guarantee	1,246	-0-	-0-	3,203	-0-	-0-	13,043	1,396	249,694	34,839	-0-	1,805	270	-0-	-0-
Old Republic Life Insurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	170,292	26,055	-0-	-0-
Orion Insurance Company	-0-	-0-	-0-	-0-	-0-	-0-	4,255	(6,832)	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Pacific Employers Insurance	-0-	-0-	-0-	-0-	-0-	-0-	119	34	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Paul Revere Life Insurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	465,823	210,442	-0-	-0-
Pearl Assurance Company	4,246	22,436	(348)	6,158	-0-	-0-	81,053	(1,146)	7,369	152	1,931	-0-	-0-	-0-	-0-
Pennsylvania Life Insurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	31,968	-0-	-0-	-0-
Perth Insurance Company	-0-	-0-	-0-	-0-	-0-	-0-	16,325	2,317	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Phoenix Assurance Company	2,029	(2,298)	1,850	2,930	-0-	-0-	31,614	1,721	1,734	-0-	2,103	-0-	-0-	-0-	-0-
Pitts Insurance Company	-0-	-0-	-0-	-0-	-0-	-0-	102	-0-	-0-	-0-	-0-	40,903	11,253	-0-	-0-
Portage La Prairie Mutual	-0-	-0-	-0-	-0-	-0-	-0-	66,079	40,548	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Protection Mutual Insurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	157	-0-	-0-	-0-	-0-	-0-	-0-
Protective Association of Canada	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	2,135	441	-0-	-0-
Provincial Insurance Company	-0-	-0-	-0-	-0-	-0-	-0-	716	9	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Prudential Assurance Company	6,781	3,646	15	11,023	-0-	-0-	117,158	41,912	6,166	-0-	-0-	116,205	82,873	-0-	-0-
Prudential Insurance of America	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	389,821	338,676	-0-	-0-
Quebec Assurance Company	-0-	184	-0-	5	-0-	-0-	1,362	8,625	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Queensland Insurance Company	-0-	-0-	-0-	-0-	-0-	-0-	181	(2,371)	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Reliance Insurance of Philadelphia	3,173	-0-	-0-	-0-	-0-	-0-	2,663	(1,717)	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Royal Exchange Assurance	1,941	(6,746)	5,222	1,934	-0-	-0-	23,115	80,146	218	-0-	-0-	19,262	6,900	-0-	-0-
Royal General Insurance	398	(1,584)	(121)	487	-0-	-0-	35,662	81,208	3,820	(333)	-0-	-0-	-0-	-0-	-0-
Royal Insurance Company	47,951	3,243	(100)	12,916	-0-	-0-	535,559	96,953	239,270	72,252	31,684	-0-	1,496	-0-	-0-
Safeco Insurance of America	-0-	-0-	-0-	-0-	-0-	-0-	40,868	26,896	-0-	-0-	-0-	-0-	-0-	-0-	-0-



ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING FIDELITY, SURETY, LIABILITY  
BOILER AND MACHINERY AND ACCIDENT AND SICKNESS CLASSES OF  
INSURANCE IN THE PROVINCE OF ALBERTA - 1971

NAME OF COMPANY	Fidelity			Surety			Liability			Boiler and Machinery			Accident and Sickness		
	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written
Saskatchewan Mutual Insurance	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ 97,716	\$ 47,830	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-
Scottish Canadian Assurance	-0-	-0-	-0-	(25)	427	175	(36)	-0-	-0-	-0-	-0-	-0-	22	-0-	-0-
Scottish Union & National	-0-	-0-	-0-	-0-	4,797	1,575	-0-	-0-	-0-	-0-	-0-	-0-	215	-0-	-0-
Scottish & York Insurance Company	-0-	200	-0-	-0-	129,689	36,832	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Seaboard Surety Company	-0-	-0-	69	-0-	10,581	7,350	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Security Mutual Casualty	-0-	-0-	-0-	-0-	3,221	265	-0-	-0-	-0-	-0-	-0-	-0-	12,583	2,325	-0-
Simcoe & Erie General Insurance	7,879	-0-	375,503	-0-	187,384	29,849	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
St. Paul Fire & Marine	1,431	3,149	2,009	1	106,807	27,230	309	-0-	-0-	-0-	-0-	-0-	4,505	133	-0-
Stanstead & Sherbrooke Insurance	-0-	-0-	-0-	-0-	3,681	183	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
State Farm Fire & Casualty	2	-0-	-0-	-0-	7,037	(7,018)	-0-	-0-	-0-	-0-	-0-	-0-	176	-0-	-0-
Sun Insurance Office	5,212	-0-	5,350	(10,000)	64,823	13,433	1,311	-0-	-0-	-0-	-0-	-0-	23,801	74,981	-0-
Sun Life of Canada	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	1,185,746	940,473	-0-
Switzerland General Insurance	-0-	-0-	-0-	-0-	14,875	3,721	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Toronto General Insurance	1,301	-0-	1,010	500	5,461	1,844	59	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Traders General Insurance	(15)	-0-	285	165	1,251	78	35	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Transport Insurance Company	-0-	-0-	-0-	-0-	155	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Transportation Insurance Company	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	65,824	36,542	-0-
Travelers Indemnity of Canada	-0-	-0-	4,300	-0-	672	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Travelers Indemnity Company	1,242	3,606	31,504	(664)	112,481	49,862	(192)	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Travelers Insurance Company	-0-	-0-	-0-	-0-	-0-	21,923	-0-	-0-	-0-	-0-	-0-	-0-	1,579,083	1,219,364	-0-
Travelers Life of Canada	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	1,646	351	-0-
Underwriters National Assurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	4,148	-0-	-0-
Unigard Mutual Insurance	-0-	-0-	-0-	-0-	114,095	5,214	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Union Insurance of Canton	1,276	10	175	-0-	16,983	32,921	1,923	-0-	-0-	-0-	-0-	-0-	861	-0-	-0-

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING FIDELITY, SURETY, LIABILITY  
BOILER AND MACHINERY AND ACCIDENT AND SICKNESS CLASSES OF  
INSURANCE IN THE PROVINCE OF ALBERTA - 1971

NAME OF COMPANY	Fidelity			Surety			Liability			Boiler and Machinery			Accident and Sickness		
	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written
Union Mutual Life	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ 30,625	\$ (21,231)	\$ -0-
Union Mutual Life of Canada	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	12,562	6,029	-0-
United States Fire	-0-	-0-	-0-	(6)	179	(131)	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Unity Fire and General	-0-	-0-	-0-	25	436	50	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
United American Insurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	1,413	479	-0-
United Benefit Life	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	1,319	-0-	-0-
United Canada Insurance	-0-	-0-	-0-	-0-	-0-	-0-	20	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
United States Fire & Guarantee	4,858	(130)	251,788	6,815	4,971	87,216	-0-	-0-	-0-	-0-	-0-	-0-	500	371	-0-
Wawanesa Mutual Insurance	2,700	421	1,912	-0-	125,742	66,446	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Wellington Fire Insurance	87	794	1,947	552	5,399	(5,120)	525	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Western Assurance Company	8,276	1,055	8,107	-0-	91,893	7,865	12,434	-0-	-0-	-0-	-0-	-0-	4,090	1,256	-0-
Western Life Assurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	778	-0-	-0-
Western Surety Company	100	(1,000)	199,811	11,156	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Western Union Insurance	1,555	(264)	5,795	250	113,248	27,564	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Yorkshire Insurance Company	239	9,100	2,144	(1,240)	10,151	6,301	2,407	3,614	-0-	-0-	-0-	-0-	40	-0-	-0-
Zurich Insurance Company	3,451	48	-0-	-0-	63,141	(71,137)	1,115	2	542,231	-0-	-0-	-0-	539,530	-0-	-0-
TOTAL	\$ 783,780	\$ 377,608	\$ 2,424,201	\$ 197,695	\$ 2,075,621	\$ 4,525,078	\$ 52,042,518	\$ 470,282	\$ 20,882,490	\$ 13,387,821	-0-	-0-	-0-	-0-	-0-

TABLE XL

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING AIRCRAFT, CREDIT, TITLE AND MORTGAGE  
CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA - 1971

NAME OF COMPANY	Debit			Credit			Net		
	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Net
Aetna Casualty & Surety Company	\$ 3,888	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-
Aetna Insurance Company	74	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
American Home Assurance Company	38,358	679	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Aviation & General Insurance Company Ltd.	603,955	113,613	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Boston Old Colony Insurance Company	-0-	(175)	-0-	-0-	-0-	-0-	-0-	-0-	-0-
British America Assurance Company	105,725	137,790	-0-	-0-	-0-	-0-	-0-	-0-	-0-
British Aviation Insurance Company Limited	1,678,154	997,157	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Canadian Indemnity Company	10,812	(6,333)	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Chicago Title Insurance Company	-0-	-0-	-0-	-0-	2,275	-0-	-0-	-0-	-0-
Commercial Union Assurance Company Ltd.	4,634	3,767	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Continental Insurance Company	78,477	231,631	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Eagle Star Insurance Company of Canada	58,089	4,955	-0-	-0-	-0-	-0-	-0-	-0-	-0-
English & American Insurance Company Ltd.	5,231	(3,789)	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Great American Insurance Company	-0-	(1,790)	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Great Eastern Insurance Company	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Guardian Assurance Company Limited	54,334	58,495	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Insurance Company of North America	66,104	139,790	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Lawyers Title Insurance Corporation	-0-	-0-	-0-	-0-	7,553	-0-	-0-	-0-	-0-
Liberty Mutual Insurance Company	1,200	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
London and Lancashire Insurance Company Ltd.	(361)	51,856	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Merit Insurance Company	-0-	-0-	38,848	25,941	-0-	-0-	-0-	-0-	-0-
Mortgage Insurance Company of Canada	-0-	-0-	-0-	-0-	-0-	-0-	177,535	-0-	-0-
Non-Marine Underwriters, Members of Lloyd's London, England	616,233	208,036	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Northern Assurance Company Limited	202,223	10,128	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Orion Insurance Company Limited	83,743	174,008	-0-	-0-	-0-	-0-	-0-	-0-	-0-



TABLE XLI

ABSTRACT OF THE RETURNS OF COMPANIES  
TRANSACTING HAIL INSURANCE IN THE PROVINCE OF ALBERTA - 1971

NAME OF COMPANY	Net Premiums Written and Earned \$	Net Claims Incurred \$	Ratio Net Claims To Net Premiums Earned %
Aetna Insurance Company	65,947	55,470	84.11
American Insurance Company	194,164	-0-	-0-
Continental Insurance Company	9,587	109,436	1,141.50
Dominion Insurance Corporation	79,943	(43)	-0-
Fidelity & Casualty Company of New York	5,510	-0-	-0-
Fireman's Fund Insurance Company	273,911	328,672	119.99
Florists' Mutual Insurance Company	15,624	4,144	26.52
Great American Insurance Company	206,903	266,307	128.71
Hanover Insurance Company	20,236	3,432	16.95
Insurance Company of North America	23,643	5,997	25.36
Reliance Insurance Company of Philadelphia	200,412	245,641	122.56
Travelers Indemnity Company	37,746	57,151	151.40
TOTALS	1,133,626	1,076,207	94.94









